




FEMA

Memorandum

To: *Flood Insurance Manual* Subscribers

From: Anthony S. Lowe 
Director
Mitigation Division
Emergency Preparedness and Response Directorate

Date: April 1, 2004

Re: May 1, 2004, *Flood Insurance Manual* Revisions

The National Flood Insurance Program (NFIP) is pleased to provide you with the latest updates to the NFIP *Flood Insurance Manual*.

Your new revision pages contain all of the changes that will go into effect May 1, 2004. Changes are identified by a vertical bar in the margin of the amended pages, and related footers have been modified to reflect the May 1, 2004, effective date.

Following are highlights of the May 2004 revisions:

- Revised Part 2 of Flood Insurance Application to clarify crawl space and/or garage information. (APP section)
- Provided new rates and updated rating examples. (RATING, CONDO, PRP, END sections)
- Clarified rules regarding crawl spaces. (RATING section)
- Revised building diagrams; included more specific crawl space examples. (LFG section)
- Revised/reformatted text and tables to fully describe the newly expanded Preferred Risk Policy. (PRP section)
- Clarified endorsement rules governing current and one prior term refunds. (END section)
- Detailed the procedures and documentation required to process refunds generated by policy cancellations/nullifications. (CN section)
- Revised text and sample letters for provisional rating to reflect that Elevation Certificates must be received within 60 days of the policy effective date. (PR section)
- Updated Community Rating System Eligible Communities list. (CRS section)
- Revised the sample agent and policyholder letters regarding repetitive loss target group properties. (RL section)

The NFIP is committed to providing up-to-date information so that you can assist your customers in securing the best flood insurance protection available for their individual needs.

Attachment

Change Record Page

Effective Date: May 1, 2004

Updates and corrections to the NFIP *Flood Insurance Manual* are distributed semiannually. Each change is highlighted by a vertical bar in the margin of the page. The effective date of each page is shown in the bottom right corner.¹

Please keep this Change Record Page in your manual for reference.

Remove	Insert
v-viii, xi-xiv	v-viii, xi-xiv
REF 1-2	REF 1-2
GR 1-2, 7-10	GR 1-2, 7-10
APP 9-10	APP 9-10
RATE 1-14, 21-24, 29-30, 47-55	RATE 1-14, 21-24, 29-30, 47- 61
CONDO 7-20, 23-31	CONDO 7-20, 23-31
LFG 1-4, 7-20, 23-34, 37-52, 57-59	LFG 1-4, 7-20, 23-34, 37-52, 57-59
PRP 1-4	PRP 1- 6
MPPP 1-2	MPPP 1-2
END 1-12	END 1- 14
CN 3-6	CN 3-6
CL 1-2	CL 1-2
POL 1-2	POL 1-2
PR 1-2, 5	PR 1-2, 5
CBRS 1-2	CBRS 1-2
CRS 1-27	CRS 1-27
RL 1-5	RL 1-5
DEF 1-10	DEF 1-10
IND 1-4	IND 1-4

¹Pages bearing the new effective date but no change bar simply indicate that text has shifted from one page to another.

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
IV. COVERAGE	CONDO 6
A. Property Covered	CONDO 6
B. Coverage Limits	CONDO 6
C. Replacement Cost and Coinsurance	CONDO 7
D. Assessment Coverage	CONDO 7
V. DEDUCTIBLES AND FEES.....	CONDO 7
A. Deductibles.....	CONDO 7
B. Expense Constant	CONDO 7
C. Federal Policy Fee.....	CONDO 7
VI. TENTATIVE RATES AND SCHEDULED BUILDINGS.....	CONDO 8
VII. COMMISSIONS (DIRECT BUSINESS ONLY).....	CONDO 8
VIII. CANCELLATION OR ENDORSEMENT OF EXISTING UNIT OWNERS' DWELLING POLICIES	CONDO 8
IX. APPLICATION FORM	CONDO 8
A. Type of Building.....	CONDO 8
B. Replacement Cost Value	CONDO 8
C. Coverage.....	CONDO 8
D. Rates and Fees	CONDO 9
X. CONDOMINIUM RATING EXAMPLES	CONDO 23
LOWEST FLOOR GUIDE.....	LFG 1
I. USING THE LOWEST FLOOR GUIDE.....	LFG 1
II. LOWEST FLOOR DETERMINATION	LFG 1
III. SPECIFIC BUILDING DRAWINGS	LFG 8
SPECIAL CERTIFICATIONS.....	CERT 1
I. FEMA ELEVATION CERTIFICATE.....	CERT 1
II. USING THE NEW ELEVATION CERTIFICATE: CHANGES AND SPECIAL CONSIDERATIONS	CERT 1
Section A - Property Owner Information	CERT 1
Section B - Flood Insurance Rate Map (FIRM) Information	CERT 2
Section C - Building Elevation Information (Survey Required)	CERT 2
Section D - Surveyor, Engineer, or Architect Certification	CERT 2
Section E - Building Elevation Information (Survey Not Required) for Zone AO and Zone A (Without BFE)	CERT 2
Section F - Property Owner (or Owner's Representative) Certification	CERT 3
Section G - Community Information (Optional).....	CERT 3
III. FLOODPROOFING CERTIFICATE	CERT 3
A. Purpose and Eligibility	CERT 3
B. Specifications	CERT 3
C. Rating	CERT 3
D. Certification	CERT 3

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
PREFERRED RISK POLICY	PRP 1
I. GENERAL DESCRIPTION	PRP 1
II. ELIGIBILITY REQUIREMENTS	PRP 1
A. Flood Zone	PRP 1
B. Occupancy	PRP 1
C. Loss History	PRP 1
D. Exclusions	PRP 1
III. DOCUMENTATION	PRP 2
IV. RENEWAL	PRP 2
V. COVERAGE LIMITS	PRP 2
VI. REPLACEMENT COST COVERAGE	PRP 2
VII. DISCOUNTS/FEES/ICC PREMIUM	PRP 2
VIII. OPTIONAL DEDUCTIBLES	PRP 2
IX. ENDORSEMENTS	PRP 2
X. CANCELLATION/NULIFICATION	PRP 2
XI. COMPLETION OF THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION	PRP 4
A. Policy Status	PRP 4
B. Policy Term	PRP 4
C. Agent Information	PRP 4
D. Insured's Mailing Address	PRP 4
E. Disaster Assistance	PRP 4
F. First Mortgagee	PRP 4
G. Second Mortgagee or Other	PRP 4
H. Property Location	PRP 4
I. Community	PRP 5
J. Building and Contents	PRP 5
K. Notice	PRP 5
L. Premium	PRP 5
M. Signature [and Date]	PRP 5
MORTGAGE PORTFOLIO PROTECTION PROGRAM	MPPP 1
I. BACKGROUND	MPPP 1
II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP	MPPP 2
A. General	MPPP 2
B. WYO Arrangement Article III-Fees	MPPP 2
C. Use of WYO Company Fees for Lenders/Serviceors or Others	MPPP 2
D. Notification	MPPP 2
E. Eligibility	MPPP 3
F. Source of Offering	MPPP 3
G. Dual Interest	MPPP 3
H. Term of Policy	MPPP 3

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
I. Coverage Offered	MPPP 3
J. Policy Form	MPPP 4
K. Waiting Period	MPPP 4
L. Premium Payment	MPPP 4
M. Underwriting--Application	MPPP 4
N. Rates	MPPP 4
O. Policy Declaration Page Notification Requirements	MPPP 4
P. Policy Reformation--Policy Correction	MPPP 5
Q. Coverage Basis--Actual Cash Value or Replacement Cost	MPPP 5
R. Deductible	MPPP 5
S. Federal Policy Fee	MPPP 5
T. Renewability	MPPP 5
U. Cancellations	MPPP 6
V. Endorsement	MPPP 6
W. Assignment to a Third Party	MPPP 6
X. Article XIII--Restriction on Other Flood Insurance	MPPP 6
GENERAL CHANGE ENDORSEMENT	END 1
I. ENDORSEMENT RULES	END 1
A. Coverage Endorsements	END 1
B. Rating Endorsements	END 1
C. Changing Deductibles	END 2
D. Changing Property Locations	END 2
II. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL	END 2
A. During Last 90 Days of Policy Term	END 2
B. During Last 75 Days of Policy Term	END 2
C. Refunds Generated from Endorsement Processing	END 3
III. PREPARATION OF FORM	END 3
A. General Instructions	END 3
B. Refund Processing Procedures	END 3
IV. ENDORSEMENT RATING EXAMPLES	END 5
POLICY RENEWALS	REN 1
I. GENERAL INFORMATION	REN 1
II. RENEWAL INVOICE	REN 1
A. Renewing for the Same Coverage--Option A	REN 1
B. Inflation Factor--Option B	REN 1
C. No Renewal Invoice Generated	REN 1
III. PREMIUM PAYMENT DUE	REN 1
IV. EXPIRATION INVOICE	REN 1
V. RENEWAL EFFECTIVE DATE DETERMINATION	REN 2
VI. INSUFFICIENT RENEWAL INFORMATION	REN 2
VII. ENDORSEMENTS DURING RENEWAL CYCLE	REN 2
VIII. REPETITIVE LOSS TARGET GROUP PROPERTIES	REN 2

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
CANCELLATION/NULLIFICATION	CN 1
I. PROCEDURES AND VALID REASONS	CN 1
A. Refund Processing Procedures	CN 1
B. Reason Codes for Cancellation/Nullification of NFIP Policies.....	CN 1
II. COMPLETION OF THE CANCELLATION/NULLIFICATION REQUEST FORM.....	CN 5
A. Current Policy Number	CN 5
B. Policy Term	CN 5
C. Agent Information	CN 5
D. Insured Mailing Address	CN 5
E. First Mortgagee	CN 5
F. Other Parties Notified	CN 5
G. Property Location	CN 5
H. Reason for Cancellation	CN 5
I. Refund	CN 5
J. Signature	CN 5
CLAIMS	CL 1
I. INSURED'S RESPONSIBILITIES	CL 1
II. PRODUCER'S RESPONSIBILITIES	CL 1
III. SINGLE ADJUSTER PROGRAM IMPLEMENTATION.....	CL 1
A. Schedule and Notification.....	CL 1
B. Training	CL 2
C. Producer Responsibilities	CL 2
IV. INCREASED COST OF COMPLIANCE (ICC) CLAIMS.....	CL 2
POLICY	POL 1
DWELLING FORM:	
SUMMARY OF SIGNIFICANT CHANGES, DECEMBER 2000	POL 2
I. AGREEMENT	POL 3
II. DEFINITIONS	POL 3
III. PROPERTY COVERED	POL 5
IV. PROPERTY NOT COVERED	POL 10
V. EXCLUSIONS.....	POL 11
VI. DEDUCTIBLES.....	POL 12
VII. GENERAL CONDITIONS.....	POL 12
VIII. LIBERALIZATION CLAUSE	POL 20
IX. WHAT LAW GOVERNS.....	POL 20
CLAIM GUIDELINES IN CASE OF A FLOOD.....	POL 21

TABLE OF CONTENTS (Continued)

<u>SECTION</u>	<u>PAGE</u>
IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS	CRS 1
ELIGIBLE COMMUNITIES	CRS 2
SPECIAL PROCEDURES FOR TARGETED REPETITIVE LOSS PROPERTIES	RL 1
I. GENERAL DESCRIPTION	RL 1
II. NOTIFICATION REQUIREMENTS	RL 1
III. DISPUTE RESOLUTION.....	RL 1
IV. MITIGATION.....	RL 1
DEFINITIONS.....	DEF 1
INDEX	IND 1

LIST OF TABLES

<u>SECTION/TABLE</u>	<u>PAGE</u>
----------------------	-------------

REFERENCE

Direct Program Reference and Resource Guide	REF 3
Additional References and Resources	REF 4
NFIP Bureau and Statistical Agent Regional Offices	REF 5

RATING

Amount of Insurance Available.....	RATE 1
Table 1. Emergency Program Rates	RATE 1
Table 2. Regular Program--Pre-FIRM Construction Rates	RATE 2
Table 3. Regular Program--Post-FIRM Construction Rates.....	RATE 3
Table 4. Regular Program--FIRM Zone AR and AR Dual Zones Rates.....	RATE 9
Table 5. Regular Program--Pre-FIRM and Post-FIRM Elevation-Rated Rates.....	RATE 10
Table 6. Precalculated Pre-FIRM Premium Table	RATE 11
Table 7. Federal Policy Fee and Probation Surcharge Table	RATE 12
Table 8. Deductible Factors	RATE 13
Table 9. Standard Flood Insurance Policy Increased Cost of Compliance (ICC) Coverage Premiums	RATE 14
Table 10. V-Zone Risk Rating Relativities Table.....	RATE 32

CONDOMINIUMS

Table 1. Condominium Underwriting Guidelines	CONDO 3
Table 2. Condominium Rating Chart	CONDO 4
Table 3. RCBAP High-Rise Condominium Rates	CONDO 10
Table 4. RCBAP Low-Rise Condominium Rates	CONDO 14
Table 5. RCBAP High-Rise and Low-Rise Condominium Rates-- 1981 Post-FIRM V1-V30, VE Zone Rates	CONDO 19
Table 6. RCBAP High-Rise and Low-Rise Condominium Rates-- Increased Cost of Compliance (ICC) Coverage.....	CONDO 21
Table 7. RCBAP Deductible Factors – All Zones	CONDO 22

SPECIAL CERTIFICATIONS

Approved Communities for Residential Basement Floodproofing Rating Credit.....	CERT 4
--	--------

PREFERRED RISK POLICY

The PRP at a Glance.....	PRP 1
PRP Coverages Available Effective May 1, 2004.....	PRP 3

MORTGAGE PORTFOLIO PROTECTION PROGRAM

Mortgage Portfolio Protection Program Rate and Increased Cost of Compliance (ICC) Table.....	MPPP 1
---	--------

POLICY RENEWALS

Summary of Policy Notices.....	REN 3
--------------------------------	-------

CANCELLATION/NULLIFICATION

Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy	CN 6
--	------

LIST OF TABLES (Continued)

SECTION/TABLE

PAGE

FLOOD MAPS

MSC Products, Services, and Costs	MAP 5
---	-------

COASTAL BARRIER RESOURCES SYSTEM

List of Communities.....	CBRS 3
--------------------------	--------

COMMUNITY RATING SYSTEM

CRS Premium Discounts	CRS 1
Eligible Communities.....	CRS 2

LIST OF ILLUSTRATIONS

<u>SECTION/ILLUSTRATION</u>	<u>PAGE</u>
APPLICATION	
Flood Insurance Application - Part 1	APP 9
Flood Insurance Application - Part 2	APP 10
RATING	
V-Zone Risk Factor Rating Form and Instructions	RATE 33
LOWEST FLOOR GUIDE	
Lowest Floor Determination Guide	LFG 3
SPECIAL CERTIFICATIONS	
Residential Basement Floodproofing Certificate	CERT 5
Floodproofing Certificate for Non-Residential Structures	CERT 6
Elevation Certificate and Instructions	CERT 7
PREFERRED RISK POLICY	
■ Flood Insurance Preferred Risk Policy Application	PRP 6
GENERAL CHANGE ENDORSEMENT	
■ Flood Insurance General Change Endorsement	END 13
POLICY RENEWALS	
Renewal Invoice	REN 4
Renewal Letter	REN 5
Expiration Invoice	REN 6
Credit Card Payment Form	REN 7
CANCELLATION/NULLIFICATION	
Flood Insurance Cancellation/Nullification Request Form	CN 7
POLICY	
Standard Flood Insurance Policy - Dwelling Form	POL 3
Standard Flood Insurance Policy - General Property Form	POL 23
Standard Flood Insurance Policy - Residential Condominium Building Association Policy	POL 43
FLOOD MAPS	
Sample Flood Insurance Rate Map (FIRM)	MAP 6
Sample Flood Hazard Boundary Map (FHBM)	MAP 7

REFERENCE

I. INTRODUCTION TO THE NATIONAL FLOOD INSURANCE PROGRAM

The National Flood Insurance Program (NFIP) was established by the National Flood Insurance Act of 1968. The Act was in response to Congress finding that:

- Flooding disasters required unforeseen disaster relief and placed an increased burden on the nation's resources.
- The installation of flood preventive and protective measures and other public programs designed to reduce losses caused by flood damage had not been sufficient to adequately protect against the growing exposure to flood losses as a matter of national policy. A reasonable method of slowing the risk of flood losses would be through a program of flood insurance which could complement and encourage preventive and protective measures.
- Many factors made it uneconomical for the private insurance industry carriers to make flood insurance available to those in need of such protection on reasonable terms and conditions.
- A program of flood insurance with large scale participation of the federal government and the maximum extent practicable by the private industry was feasible and could be initiated.

Congress stated that the purpose in passing the Act was to:

- Authorize a flood insurance program which, over a period of time, could be made available on a nationwide basis through the cooperative effort of the federal government and the private insurance industry.
- Provide flexibility in the program so that such flood insurance would be based on workable methods of pooling risks, minimizing costs, and distributing burdens equitably among the general public and those who would be protected by flood insurance.
- Encourage state and local governments to use wisely the lands under their jurisdictions by considering the hazard of flood when rendering decisions on the future use of such land, thus minimizing damage caused by flooding.

From 1968 until 1979, the NFIP was administered by the U.S. Department of Housing and Urban Development. When the Federal Emergency Management Agency (FEMA) was established in 1979, administration of the NFIP was transferred to that agency. In March 2003, FEMA became part of the newly created U.S. Department of Homeland Security.

The NFIP is a program in which communities formally agree, as evidenced by their adoption of codes and ordinances, to regulate the use of their flood-prone lands. In return, FEMA makes flood insurance coverage available on buildings and their contents throughout the community. FEMA has traditionally identified these flood hazard areas on maps, which are provided to communities for carrying out their responsibilities. The maps are also used by insurance producers to determine rates and by lenders to determine purchase requirements.

II. THE WRITE YOUR OWN PROGRAM

The Write Your Own (WYO) Program, begun in 1983, is a cooperative undertaking of FEMA and the private insurance industry. The WYO Program operates within the context of the NFIP and is subject to its rules and regulations. WYO allows participating property and casualty insurance companies to write and service federal flood insurance in their own names. The companies receive an expense allowance for policies written and claims processed while the federal government retains responsibility for underwriting losses. Individual WYO Companies may, to the extent possible, and consistent with Program rules and regulations, conform their flood business to their normal business practices for other lines of insurance. Many producers have elected to move or place their flood policies with one or more of the WYO Companies they represent.

In brief, the producer has the following options:

- Place all business with one or more WYO Companies;
- Place business with both the NFIP directly and with one or more WYO Companies; or
- Continue to place all flood insurance directly with the NFIP (referred to as "NFIP direct business").

The goals of the Program are to increase the policy base, improve services, and involve the insurance companies.

III. TECHNICAL ASSISTANCE

In order to provide the most efficient service to policyholders, follow these procedures when requesting technical assistance in connection with the sale and servicing of Standard Flood Insurance Policies. It is essential that all parties—WYO companies, the National Flood Insurance Program's Bureau and Statistical Agent, the NFIP Servicing Agent, insurance agents and adjusters—comply.

A. WYO Companies

Agents and adjusters servicing flood insurance business through one of the Write Your Own (WYO) companies should direct questions and requests for technical assistance to the WYO Company itself. If the WYO Company needs technical assistance, then it will contact its Program Coordinator at the NFIP's Bureau and

Statistical Agent. If the Program Coordinator, with the assistance of technical experts at the Bureau, cannot provide the needed assistance, the Bureau will direct the inquiry to FEMA for an answer. ■

B. NFIP Servicing Agent (NFIP Direct)

Agents and adjusters servicing flood insurance business through the NFIP Servicing Agent should contact the NFIP Servicing Agent for the answer to technical questions or the resolution of technical problems connected with the NFIP. If the NFIP Servicing Agent cannot provide the needed assistance, it will contact FEMA for an answer. ■

C. Special Direct Facility

Agents and adjusters serving flood insurance policies identified as targeted repetitive loss properties should contact the Special Direct Facility established by the NFIP Servicing Agent for technical assistance. See the Repetitive Loss section of this manual for more information.

GENERAL RULES

I. COMMUNITY ELIGIBILITY

A. Participating (Eligible) Communities

Flood insurance may be written only in those communities that have been designated as participating in the National Flood Insurance Program (NFIP) by the Federal Emergency Management Agency (FEMA).

B. Emergency Program

The Emergency Program is the initial phase of a community's participation in the NFIP. Limited amounts of coverage are available.

C. Regular Program

The Regular Program is the final phase of a community's participation in the NFIP. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available.

D. Maps

Maps of participating communities indicate the degree of flood hazard so that actuarial premium rates can be assigned for insurance coverage on properties at risk.

1. Flood Hazard Boundary Map (FHBM) - Usually the initial map of a community. Some communities entering the Regular Program will continue to use FHBMs renamed a Flood Insurance Rate Map (FIRM), if there is a minimum flood hazard.
2. Flood Insurance Rate Map (FIRM) - The official map of the community containing detailed actuarial risk premium zones.
3. Rescission - Participating communities in the Emergency Program remain in the Emergency Program if an FHBM is rescinded.

E. Probation

Probation, imposed by the FEMA Regional Director, occurs as a result of noncompliance with NFIP floodplain management criteria. A community is placed on probation for 1 year (may

be extended), during which time a \$50 surcharge is applied to all NFIP policies, including the Preferred Risk Policy, issued on or after the Probation Surcharge effective date. Probation is terminated if deficiencies are corrected. However, if a community does not take remedial or corrective measures while on probation, it can be suspended.

F. Suspension

Flood insurance may not be sold or renewed in communities that are suspended from the NFIP. When a community is suspended, coverage remains in effect until expiration. These policies cannot be renewed.

G. Non-Participating (Ineligible) Communities

When FEMA provides a non-participating community with a Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) delineating its flood-prone areas, the community is allowed 1 year in which to join the NFIP. If the community chooses not to participate in the NFIP, flood insurance is not available.

H. Coastal Barrier Resources Act

Flood insurance may not be available for buildings and/or contents located in coastal barriers or otherwise protected areas. See the Coastal Barrier Resources System section for additional information.

I. Federal Land

Buildings and/or contents located on land owned by the federal government are eligible for flood insurance if the federal agency having control of the land has met floodplain management requirements. All federal land is recorded under the local community number even if that local community does not have jurisdiction.

II. POLICIES AND PRODUCTS AVAILABLE

A. Standard Flood Insurance Policy

The Standard Flood Insurance Policy (SFIP) consists of a Dwelling Form, a General Property Form, and a Residential Condominium Building Association Policy (RCBAP) Form.

B. Preferred Risk Policy

The Preferred Risk Policy (PRP) is available in moderate-risk flood zones B, C, and X. Formerly, only single-family and two- to four-family dwellings were eligible for coverage. Effective May 1, 2004, other residential and non-residential buildings became eligible for coverage. For information about specific eligibility requirements and other changes in the Preferred Risk Policy, see the PRP section of this manual.

C. Residential Condominium Building Association Policy (RCBAP)

The RCBAP is a condominium association policy that covers the common elements and all structural items of the units within a building. It also covers contents owned in common.

D. Mortgage Portfolio Protection Program (MPPP)

The Mortgage Portfolio Protection Program (MPPP) offers a force-placed policy available only through a Write Your Own Company.

E. Scheduled Building Policy

The Scheduled Building Policy is available to cover 2 to 10 buildings. The policy requires a specific amount of insurance to be designated for each building. To qualify, all buildings must have the same ownership and the same location. The properties on which the buildings are located must be contiguous.

F. Group Flood Insurance

Group Flood Insurance is issued by the NFIP Direct Program in response to a Presidential disaster declaration. Disaster assistance applicants, in exchange for a modest premium, receive a minimum amount of building and/or contents coverage for a 3-year policy period. An applicant may cancel the group policy at any time and secure a regular Standard Flood Insurance Policy through the NFIP.

III. BUILDING PROPERTY ELIGIBILITY

A. Eligible Buildings

Insurance may be written only on a structure with two or more outside rigid walls and a fully secured roof that is affixed to a permanent site. Buildings must resist flotation, collapse, and lateral movement. At least 51 percent of the actual cash value of buildings, including machinery and equipment, which are a part of the buildings, must be above ground level, unless the lowest level is at or above the Base Flood Elevation (BFE) and is below ground by reason of earth having been

used as insulation material in conjunction with energy-efficient building techniques.

1. Appurtenant Structures

The only appurtenant structure covered by the SFIP is a detached garage at the described location, which is covered under the Dwelling Form. Coverage is limited to no more than 10 percent of the limit of liability on the dwelling. Use of this insurance is at the policyholder's option but reduces the building limit of liability. The SFIP does not cover any detached garage used or held for use for residential (i.e., dwelling), business, or farming purposes.

2. Manufactured (Mobile) Homes/Travel Trailers

Eligible buildings also include:

- A *manufactured home* (a "manufactured home," also known as a mobile home, is a structure built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation); or
- A *travel trailer* without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

NOTE: All references in this manual to manufactured (mobile) homes include travel trailers without wheels.

a. Manufactured (Mobile) Homes - New Policies Effective on or After October 1, 1982

To be insurable under the NFIP, a mobile home:

- Must be affixed to a permanent foundation. A permanent foundation for a manufactured (mobile) home may be poured masonry slab or foundation walls, or may be piers or block supports, either of which support the mobile home so that no weight is supported by the wheels and axles of the mobile home.
- Must be anchored if located in a Special Flood Hazard area. For flood insurance coverage, all new

19. Tennis Bubble
20. Tent
21. Time Sharing Unit Within Multi-Unit Building
22. Travel Trailer (unless converted to a permanent onsite building meeting the community's floodplain management permit requirements)
23. Water Treatment Plant (unless 51 percent of its actual cash value is above ground)

B. Contents Coverage

1. Automobiles--Including Dealer's Stock (assembled or not)
2. Bailee's Customer Goods--Including garment contractors, cleaners, shoe repair shops, processors of goods belonging to others, and similar risks
3. Contents Located in a Structure Not Eligible for Building Coverage
4. Contents Located in a Building Not Fully Walled and/or Contents Not Secured Against Flotation
5. Motorcycles--Including Dealer's Stock (assembled or not)
6. Motorized Equipment--Including Dealer's Stock (assembled or not)

C. Non-Residential Condominium Unit

The owner of a non-residential condominium unit cannot purchase a unit owner's policy. The association can purchase a condominium association policy to cover the entire building. Contents coverage only may be purchased by the unit owner.

VIII. POLICY EFFECTIVE DATE

A. Binders

No oral binder or contract is permitted. No written binder shall be effective unless issued with the express written authorization of the Federal Emergency Management Agency.

B. Start of Waiting Period

There is a standard 30-day waiting period for new applications and for endorsements to increase coverage.

1. If the application or endorsement form and the premium payment are received at the NFIP *within 10 days* from the date of application or endorsement request, or if mailed by certified mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *application or endorsement date*.
2. If the application or endorsement form and the premium payment are received at the NFIP *after 10 days* from the date of application or endorsement request, or are not mailed by certified mail within 4 days from the date of application or endorsement request, then the waiting period will be calculated from the *date the NFIP receives the application or endorsement*.

As used in VIII.B.1. and 2. above, the term "certified mail" extends to not only the U.S. Postal Service but also certain third-party delivery services. Acceptable third-party delivery services include Federal Express (FedEx), United Parcel Service (UPS), and courier services and the like that provide proof of mailing. Third-party delivery is acceptable if the delivery service provides documentation of the actual mailing date and delivery date to the NFIP insurer. Bear in mind that third-party delivery services deliver to street addresses but cannot deliver to U.S. Postal Service post office boxes.

C. Effective Date

1. New Policy (other than 2, 3, or 4 below)--The effective date of a new policy will be 12:01 a.m., local time, on the 30th calendar day after the application date and the presentment of premium. (Example: a policy applied for on May 3 will become effective 12:01 a.m., local time, on June 2.) The effective date of coverage is subject to the waiting period rule listed under B.1 or B.2 above.
2. New Policy (in connection with making, increasing, extending, or renewing a loan, whether conventional or otherwise)--Flood insurance, which is initially purchased in connection with the making, increasing, extending, or renewal of a loan, shall be effective at the time of loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. (Example: presentment of premium and application date--April 3, refinancing--April 3 at 3:00

p.m., policy effective date--April 3 at 3:00 p.m.) This rule applies to all buildings regardless of flood zone. The waiting period rule listed under B.1 or B.2 above does not apply.

3. New Policy (in connection with mortgage portfolio reviews)--The 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan on a building in a Special Flood Hazard Area (SFHA) that does not have flood insurance coverage should be protected by flood insurance. The coverage is effective upon the completion of an application and the presentment of payment of premium. (Example: presentment of premium and application date--April 3, policy effective date--April 3.) The waiting period rule listed under B.1 or B.2 must be used.
4. New Policy (when the initial purchase of flood insurance is in connection with the revision or updating of a Flood Hazard Boundary Map or Flood Insurance Rate Map)--During the 13-month period beginning on the effective date of the map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule only applies where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in a Special Flood Hazard Area (SFHA) when it had not been in an SFHA. (Example: FIRM revised--January 1, 1995, policy applied for and presentment of premium--August 3, 1995, policy effective date--August 4, 1995.) The waiting period rule listed under B.1 or B.2 above must be used.
5. New Policy (in connection with a condominium association's purchase of an RCBAP)--There is a 30-day waiting period when a condominium association is purchasing a Residential Condominium Building Association Policy (RCBAP) unless the condominium association is required to obtain flood insurance as part of the security for a loan under the name of the condominium association.
6. New Policy (submit-for-rate application)--With three exceptions (described below), the effective date of a new policy will be

12:01 a.m., local time, on the 30th calendar day after the presentment of premium. ■

The *three exceptions* are as follows.

First, there is no waiting period if the initial purchase of flood insurance on a submit-for-rate application is in connection with making, increasing, extending, or renewing a loan, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing. The waiting period rule listed under B.1 or B.2 above does not apply.

Second, the 30-day waiting period does not apply when flood insurance is required as a result of a lender determining that a loan which does not have flood insurance coverage should be protected by flood insurance, because the building securing a loan is located in an SFHA. The coverage is effective upon the completion of an application and the presentment of payment of premium. This exemption from the 30-day waiting period applies only to loans in SFHAs, i.e., those loans for which the statute requires flood insurance. The waiting period rule listed under B.1 or B.2 above must be applied.

Third, during the 13-month period beginning on the effective date of a map revision, the effective date of a new policy shall be 12:01 a.m., local time, following the day after the date the increased amount of coverage is applied for and the presentment of additional premium is made. This rule applies only on an initial purchase of flood insurance where the Flood Hazard Boundary Map (FHBM) or Flood Insurance Rate Map (FIRM) is revised to show the building to be in an SFHA when it had not been in an SFHA. The waiting period rule listed under B.1 or B.2 must be applied.

7. New Policy (rewrite Standard to PRP)--The 30-day waiting period does not apply when an insured decides to rewrite the existing policy at the time of renewal from Standard to a Preferred Risk Policy (PRP), provided that the selected PRP coverage limit amount is no higher than the next highest PRP amount above that which was carried on the Standard policy using the highest of building and contents coverage. In those cases where the Standard policy has only

one kind of coverage, either building or contents only, the 30-day waiting period applies.

In addition, if the structure is no longer eligible under the PRP or the insured decides to rewrite the existing PRP at renewal time to a Standard policy, the 30-day waiting period does not apply provided the coverage limit amount is no more than the previous PRP coverage amount or the next highest PRP amount above that.

- 8. New Policy (contents only)--Unless the contents are part of the security for a loan, the 30-day waiting period applies to the purchase of contents-only coverage.
- 9. New Policy (documentation required)--The insurer may rely on an agent's representation on the application that the loan exception applies unless there is a loss during the first 30 days of the policy period. In that case, the insurer must obtain documentation of the loan transaction, such as settlement papers, before adjusting the loss.
- 10. Community's Initial Entry or Conversion from Emergency to Regular Program--Process according to rules 1 through 9 above and 11 below.
- 11. Endorsements--With two exceptions (described below), the effective date for a new coverage or an increase in limits on a policy in force shall be 12:01 a.m., local time, on the 30th calendar day following the date of endorsement and the presentment of additional premium, or on such later date set by the insured to conform with the reason for the change.

The *two exceptions* are as follows.

First, during the 13-month period beginning on the effective date of a map revision, the effective date of an endorsement of an existing policy shall be 12:01 a.m., local time, following the day after the application date and the presentment of premium. This rule applies only where the FHBM or FIRM is revised to show the building to be in an SFHA when it had not been in an SFHA.

Second, the 30-day waiting period does not apply when the additional amount of flood insurance is required in connection with the making, increasing, extending, or renewing

of a loan, such as a second mortgage, home equity loan, or refinancing. The increased amount of flood coverage shall be effective at the time of loan closing, provided that the increased amount of coverage is applied for and the presentment of additional premium is made at or prior to the loan closing. The waiting period rule listed under B.1 or B.2 above does not apply.

- 12. Renewals (inflation increase option)--The 30-day waiting period does not apply when an additional amount of insurance is requested at renewal time that is no more than the amount of increase recommended by the insurer on the renewal bill to keep pace with inflation. The increased amount of coverage will be effective at 12:01 a.m. on the date of policy renewal provided the premium for the increased coverage is received before the expiration of the grace period.
- 13. Renewals (higher PRP limits)--The waiting period does not apply to a renewal offer to the insured for the next higher limits available under the PRP.
- 14. Renewals (deductible reduction)--The 30-day waiting period does not apply to a reduction of the deductible effective as of the renewal date.

IX. COVERAGE

A. Limits of Coverage

Coverage may be purchased subject to the maximum limits of coverage available under the Program phase in which the community is participating. Duplicate policies are not allowed.

B. Deductibles

Deductibles apply separately to building coverage and to contents coverage.

C. Coverage D - Increased Cost of Compliance (ICC) Coverage

For all new and renewal policies effective on or after May 1, 2003, the ICC limit of liability is \$30,000.

The SFIP pays for complying with a State or local floodplain management law or ordinance affecting repair or reconstruction of a structure suffering flood damage. Compliance activities eligible for

payment are: elevation, floodproofing, relocation, or demolition (or any combination of these activities) of the insured structure. Eligible floodproofing activities are limited to non-residential structures and residential structures with basements that satisfy FEMA's standards published in the Code of Federal Regulations [44 CFR 60.6 (b) or (c)].

ICC coverage is mandatory for all Standard Flood Insurance Policies, except that coverage is not available for:

1. Policies issued or renewed in the Emergency Program.
2. Condominium units, including townhouse/rowhouse condominium units. (The condominium association is responsible for complying with mitigation requirements.)
3. Group Flood Insurance Policies.
4. Appurtenant structures, unless covered by a separate policy.

ICC coverage contains exclusions in addition to those highlighted here. See the policy for a list of exclusions.

To be eligible for claim payment under ICC, a structure must:

- a. Be a repetitive loss structure as defined, for which NFIP paid a previous qualifying claim, in addition to the current claim. The state or community must have a cumulative, substantial damage provision or repetitive loss provision in its floodplain management law or ordinance being enforced against the structure; *OR*
- b. Be a structure that has sustained substantial flood damage. The state or community must have a substantial damage provision in its floodplain management law or ordinance being enforced against the structure.

The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium for each policy year.

D. Reduction of Coverage Limits or Reformation

In the event that the premium payment received is not sufficient to purchase the amounts of insurance requested, the policy shall be deemed to provide only such insurance as can be purchased for the entire term of the policy for the amount of premium received.

Complete provisions for reduction of coverage limits or reformation are described in:

1. Dwelling Form, section VII, paragraph G.
2. General Property Form, section VII, paragraph G.
3. Residential Condominium Building Association Policy, section VIII, paragraph G.

X. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are applied when producers are unable to provide all required underwriting information necessary to rate the policy. Tentatively rated policies cannot be endorsed to increase coverage limits or renewed for another policy term until required actuarial rating information and full premium payment are received by the NFIP. If a loss occurs on a tentatively rated policy, the loss payment will be limited by the amount of coverage that the premium initially submitted will purchase (using the correct actuarial rating information), and not the amount requested by application.

B. Submit-For-Rate

Some risks, because of their unique underwriting characteristics, cannot be rated using this manual. Certain risks must be submitted to the NFIP Underwriting Unit to determine the appropriate rate. Refer to page GR 8 for the applicable waiting period.

Submit-for-rate policies must be rerated annually using the newest rates. If the NFIP Direct or WYO company does not have all the underwriting information, it must request the missing information from the insured in order to properly rate the risk.

Pre-FIRM risks may not be rated using the submit-for-rate process.

C. Provisional Rates

Rules applicable to provisionally rated policies are provided in the Provisional Rating section of this manual.

D. Buildings in More Than One Flood Zone

Buildings, not the land, located in more than one flood zone must be rated using the more hazardous zone.

**U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY**

National Flood Insurance Program

IMPORTANT— PLEASE PRINT OR TYPE

O.M.B. No. 1660-0006 Expires July 31, 2006
PART 1 (OF 2) OF FLOOD INSURANCE APPLICATION

CURRENT POLICY NUMBER
☐ NEW
☐ RENEWAL FL _____

POLICY TERM	DIRECT BILL INSTRUCTIONS: <input type="checkbox"/> BILL INSURED <input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE <input type="checkbox"/> BILL OTHER		POLICY PERIOD IS FROM _____ TO _____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY INITIAL PURCHASE OF FLOOD INSURANCE RELATED TO: <input type="checkbox"/> LOAN—NO WAITING <input type="checkbox"/> MAP REV. (ZONE CHANGE FROM NON-SFHA TO SFHA)—ONE DAY																																							
	ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: AGENCY NO.: _____ AGENTS' TAX ID <input type="checkbox"/> T OR SSN <input type="checkbox"/> S PHONE NO.: _____ FAX NO.: _____		NAME, MAILING ADDRESS, AND TELEPHONE NO. OF INSURED: INSURED'S SOCIAL SECURITY NUMBER: _____																																							
AGENT INFORMATION	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHA ENTER CASE FILE NUMBER OR INSURED'S SOCIAL SECURITY NUMBER _____ <input type="checkbox"/> OTHER (SPECIFY): _____																																									
	NAME AND ADDRESS OF FIRST MORTGAGEE LOAN NO.: _____ PHONE NO.: _____ FAX NO.: _____		IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME AND ADDRESS: <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> IF OTHER, PLEASE SPECIFY: _____																																							
DISASTER ASSISTANCE	IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION (DO NOT USE P.O. BOX). LOAN NO.: _____ PHONE NO.: _____ FAX NO.: _____																																									
	NAME OF COUNTY/PARISH _____ LOCATED IN AN UNINCORPORATED AREA OF THE COUNTY? <input type="checkbox"/> YES <input type="checkbox"/> NO COMMUNITY NO./PANEL NO. AND SUFFIX FOR LOCATION OF PROPERTY INSURED _____ COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> REGULAR <input type="checkbox"/> EMERGENCY																																									
FIRST MORTGAGE	IS BUILDING IN SPECIAL FLOOD HAZARD AREA? <input type="checkbox"/> YES <input type="checkbox"/> NO FLOOD INSURANCE RATE MAP ZONE _____																																									
	BUILDING OCCUPANCY RESIDENTIAL: <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTELS/MOTELS) BASEMENT OR ENCLOSED AREA BELOW AN ELEVATED BUILDING: <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED <input type="checkbox"/> UNFINISHED DOES INSURED QUALIFY AS A SMALL BUSINESS? <input type="checkbox"/> YES <input type="checkbox"/> NO																																									
PROPERTY LOCATION	NUMBER OF FLOORS IN ENTIRE BUILDING (INCLUDE BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE: <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBP LOWRISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME ON FOUNDATION IF NOT A SINGLE FAMILY DWELLING, THE NUMBER OF OCCUPANCIES (UNITS) IS _____ CONDO COVERAGE IS FOR: <input type="checkbox"/> UNIT <input type="checkbox"/> ENTIRE BUILDING		RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY ONLY: TOTAL NUMBER OF UNITS (INCLUDE NON-RES): <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE ESTIMATED REPLACEMENT COST IF SINGLE FAMILY PRINCIPAL RESIDENCE, RCBP OR ANY V-ZONE BUILDING AMOUNT \$ _____ IS BUILDING INSURED'S PRINCIPAL RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THIS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO																																							
	DEDUCTIBLE: <input type="checkbox"/> BUILDING \$ _____ <input type="checkbox"/> CONTENTS \$ _____ DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF BUILDING IS ELEVATED, COMPLETE PART 2 OF THE FLOOD INSURANCE APPLICATION. IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION		DESCRIBE BUILDING AND USE IF NOT A 1-4 FAMILY DWELLING FOR MANUFACTURED (MOBILE) HOMES, COMPLETE PART 2, SECTION III. IS INSURED PROPERTY OWNED BY STATE GOVERNMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO																																							
COMMUNITY	CONTENTS LOCATED IN: <input type="checkbox"/> BASEMENT/ENCLOSURE <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR (IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING) IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, PLEASE DESCRIBE: _____																																									
	ALL BUILDINGS: CHECK ONE OF THE FIVE BLOCKS: <input type="checkbox"/> BUILDING PERMIT DATE OR <input type="checkbox"/> DATE OF CONSTRUCTION ____/____/____ (MM/DD/YY) <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT DATE ____/____/____ (MM/DD/YY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES ____/____/____ (MM/DD/YY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT ____/____/____ (MM/DD/YY)																																									
BUILDING	IS BUILDING POST-FIRM CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO BUILDING DIAGRAM NUMBER _____ LOWEST ADJACENT GRADE (LAG) _____ IF POST-FIRM CONSTRUCTION IN ZONES A, A1-A30, AE, AO, AH, V, V1-V30, VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH CERTIFICATION. LOWEST FLOOR ELEVATION _____ (-) BASE FLOOD ELEVATION _____ (=) DIFFERENCE TO NEAREST FOOT _____ (+ OR -) IN ZONES V AND V1-V30 ONLY DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING FLOOD-PROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO (SEE FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM.) ELEVATION CERTIFICATION DATE _____																																									
	COVERAGE REQUESTED—CHECK ONE BLOCK: <input type="checkbox"/> BUILDING AND CONTENTS <input type="checkbox"/> BUILDING ONLY <input type="checkbox"/> CONTENTS ONLY																																									
CONTENTS	<table border="1" style="width:100%; border-collapse: collapse;"> <thead> <tr> <th rowspan="2">COVERAGE</th> <th colspan="3">BASIC LIMITS</th> <th colspan="3">ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)</th> <th rowspan="2">DEDUCTIBLE</th> <th rowspan="2">BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE</th> <th rowspan="2">TOTAL PREMIUM</th> </tr> <tr> <th>AMOUNT OF INSURANCE</th> <th>RATE</th> <th>ANNUAL PREMIUM</th> <th>AMOUNT OF INSURANCE</th> <th>RATE</th> <th>ANNUAL PREMIUM</th> </tr> </thead> <tbody> <tr> <td>BUILDING</td> <td></td> <td></td> <td>.00</td> <td></td> <td></td> <td>.00</td> <td>.00</td> <td></td> <td>.00</td> </tr> <tr> <td>CONTENTS</td> <td></td> <td></td> <td>.00</td> <td></td> <td></td> <td>.00</td> <td>.00</td> <td></td> <td>.00</td> </tr> </tbody> </table>						COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	BUILDING			.00			.00	.00		.00	CONTENTS			.00			.00	.00		.00
	COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM																																
AMOUNT OF INSURANCE		RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM																																				
BUILDING			.00			.00	.00		.00																																	
CONTENTS			.00			.00	.00		.00																																	
CONSTRUCTION DATA	RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK FACTOR RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING																																									
	PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____																																									
CONSTRUCTION DATA	THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SEE REVERSE SIDE OF COPIES 2, 3, & 4.																																									
	SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____ (OVER)																																									
COVERAGE AND RATING	ANNUAL SUBTOTAL \$ _____ ICC PREMIUM _____ SUBTOTAL _____ CRS PREMIUM DISCOUNT _____ % SUBTOTAL _____ PROBATION SURCHARGE + _____ FEDERAL POLICY FEE + _____ TOTAL PREPAID AMOUNT \$ _____																																									
	SIGNATURE _____																																									

FEMA Form 81-16, JUL 03

PLEASE ATTACH TO NFP COPY OF APPLICATION THE CHECK OR MONEY ORDER FOR THE TOTAL PREPAID PREMIUM MADE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM

F-050 (1/04)

IMPORTANT — COMPLETE PART 1 AND, IF REQUIRED, PART 2 (ON LAST PAGE) BEFORE SENDING APPLICATION TO THE NFP — IMPORTANT

RATING

This section contains information, including rate tables, required to accurately rate a flood insurance policy. Information and rates for the Preferred Risk Policy (PRP) and Residential Condominium Building Association Policy (RCBAP) are found in their respective sections.

The detailed drawings, and accompanying text and tables, in the Lowest Floor Guide section are to be used as a guide for identifying the lowest floor for rating buildings. This guide will assist in developing the proper rate for the building.

Examples of some rating situations are shown on pages RATE 47 through RATE 55.

A premium table for single family Pre-FIRM buildings located in Special Flood Hazard Areas (SFHAs) is located on page RATE 11. These premiums were calculated using Rate Table 2. This premium table is included in this manual to help the agent more easily quote premiums for buildings that do not require elevation certification.

I. AMOUNT OF INSURANCE AVAILABLE

BUILDING COVERAGE	EMERGENCY PROGRAM	REGULAR PROGRAM			
		Basic Insurance Limits	Additional Insurance Limits	Total Insurance Limits	
	Single Family Dwelling	\$ 35,000 *	\$ 50,000	\$200,000	\$250,000
	2-4 Family Dwelling	\$ 35,000 *	\$ 50,000	\$200,000	\$250,000
	Other Residential	\$100,000**	\$150,000	\$100,000	\$250,000
Non-Residential	\$100,000**	\$150,000	\$350,000	\$500,000	
CONTENTS COVERAGE					
Residential	\$ 10,000	\$ 20,000	\$ 80,000	\$100,000	
Non-Residential	\$100,000	\$130,000	\$370,000	\$500,000	

* In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$50,000.

** In Alaska, Guam, Hawaii, and U.S. Virgin Islands, the amount available is \$150,000.

NOTE: For RCBAP, refer to CONDO Section for basic insurance limits and maximum coverage available.

II. RATE TABLES

Rate tables are provided for the Emergency Program and for the Regular Program according to Pre-FIRM, Post-FIRM, and zone classifications. Tables 1-5 show annual rates per

\$100 of coverage. Table 6 provides precalculated Pre-FIRM premiums for various coverage limits. See Table 7 for Federal Policy Fee and Probation Surcharge.

TABLE 1. EMERGENCY PROGRAM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

	Building	Contents
Residential	.76	.96
Non-Residential	.83	1.62

TABLE 2. REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES¹
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A, AE, A1-A30, AO, AH, D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.76 / .34	.96 / .60	.76 / .34		.76 / .70		.83 / .60	
	With Basement	.81 / .50	.96 / .50	.81 / .50		.76 / .58		.88 / .58	
	With Enclosure	.81 / .60	.96 / .60	.81 / .60		.81 / .74		.88 / .74	
	Manufactured (Mobile) Home ²	.76 / .34	.96 / .60					.83 / .60	
CONTENTS LOCATION	Basement & Above				.96 / .50		.96 / .50		1.62 / 1.00
	Enclosure & Above				.96 / .60		.96 / .60		1.62 / 1.20
	Lowest Floor Only - Above Ground Level				.96 / .60		.96 / .60		1.62 / .51
	Lowest Floor Above Ground Level and Higher Floors				.96 / .41		.96 / .41		1.62 / .51
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home ²								1.62 / .51

FIRM ZONES V, VE, V1-V30

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.99 / .88	1.23 / 1.58	.99 / .88		.99 / 1.66		1.10 / 1.66	
	With Basement	1.06 / 1.34	1.23 / 1.33	1.06 / 1.34		1.06 / 2.49		1.16 / 2.49	
	With Enclosure	1.06 / 1.58	1.23 / 1.58	1.06 / 1.58		1.06 / 2.79		1.16 / 2.79	
	Manufactured (Mobile) Home ²	.99 / 4.18	1.23 / 1.58					1.10 / 7.03	
CONTENTS LOCATION	Basement & Above				1.23 / 1.33		1.23 / 1.33		2.14 / 2.95
	Enclosure & Above				1.23 / 1.58		1.23 / 1.58		2.14 / 3.21
	Lowest Floor Only - Above Ground Level				1.23 / 1.58		1.23 / 1.58		2.14 / 2.67
	Lowest Floor Above Ground Level and Higher Floors				1.23 / 1.39		1.23 / 1.39		2.14 / 2.28
	Above Ground Level - More than One Full Floor				.47 / .29		.47 / .29		.45 / .39
	Manufactured (Mobile) Home ²								2.14 / 6.53

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.58 / .14	.94 / .25	.58 / .14		.52 / .14		.52 / .14	
	With Basement	.66 / .20	1.07 / .35	.66 / .20		.71 / .20		.71 / .20	
	With Enclosure	.66 / .22	1.07 / .38	.66 / .22		.71 / .22		.71 / .22	
	Manufactured (Mobile) Home ²	.58 / .31	.94 / .25					.71 / .29	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .50
	Enclosure & Above				1.26 / .51		1.26 / .51		1.30 / .47
	Lowest Floor Only - Above Ground Level				.94 / .48		.94 / .48		.73 / .29
	Lowest Floor Above Ground Level and Higher Floors				.94 / .25		.94 / .25		.73 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ²								.61 / .39

¹ Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, A1-A30, AO, AH, D.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

TABLE 3A. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES A99, B, C, X

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.58 / .14	.94 / .25	.58 / .14		.52 / .14		.52 / .14	
	With Basement	.66 / .20	1.07 / .35	.66 / .20		.71 / .20		.71 / .20	
	With Enclosure	.66 / .22	1.07 / .38	.66 / .22		.71 / .22		.71 / .22	
	Manufactured (Mobile) Home ¹	.58 / .31	.94 / .25					.71 / .29	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .50
	Enclosure & Above				1.26 / .51		1.26 / .51		1.30 / .47
	Lowest Floor Only - Above Ground Level				.94 / .48		.94 / .48		.73 / .29
	Lowest Floor Above Ground Level and Higher Floors				.94 / .25		.94 / .25		.73 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ¹								.61 / .39

FIRM ZONE D

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.76 / .32	.96 / .57	.76 / .32		.83 / .57		.83 / .57	
	With Basement	***	***	***		***		***	
	With Enclosure	***	***	***		***		***	
	Manufactured (Mobile) Home ¹	1.00 / .62	1.09 / .66					1.88 / .77	
CONTENTS LOCATION	Basement & Above				***		***		***
	Enclosure & Above				***		***		***
	Lowest Floor Only - Above Ground Level				.96 / .57		.96 / .57		1.62 / .52
	Lowest Floor Above Ground Level and Higher Floors				.96 / .39		.96 / .39		1.62 / .49
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.24 / .12
	Manufactured (Mobile) Home ¹								1.62 / .52

FIRM ZONES AO, AH ("No Basement" Buildings Only)²

OCCUPANCY	Building		Contents	
	1-4 Family	Other Res & Non-Res	Residential	Non-Residential
With Certification of Compliance ³ (AOB, AHB)	.25 / .06	.21 / .06	.34 / .11	.21 / .11
Without Certification of Compliance or Elevation Certificate ⁴	.77 / .17	.84 / .30	.97 / .20	1.63 / .25

¹ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

² Zones AO, AH Buildings With Basement/Enclosure: Submit for Rating

³ "With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor is equal to or greater than the community's elevation requirement.

⁴ "Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

*** SUBMIT FOR RATING

TABLE 3B. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES AE, A1-A30 -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE ¹	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home ²	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.32 / .08	.26 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.31 / .08	.25 / .08
+1	.59 / .08	.45 / .10	.38 / .08	.28 / .08	.29 / .08	.22 / .08	.66 / .09	.72 / .08
0	.98 / .08	.88 / .20	.70 / .08	.54 / .16	.51 / .08	.45 / .16	1.52 / .09	1.47 / .08
-1 ³	2.40 / .95	3.48 / 1.29	2.17 / .86	2.80 / .69	1.19 / .49	1.33 / .70	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.23 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.24 / .12	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.59 / .12	.33 / .18	.41 / .12	.28 / .12	.38 / .12	.22 / .12	.59 / .12	.48 / .20
0	1.10 / .12	.68 / .45	.72 / .12	.48 / .27	.40 / .12	.29 / .12	1.21 / .12	1.01 / .64
-1 ³	3.01 / .75	1.94 / 1.26	1.78 / .58	1.37 / .77	.48 / .12	1.06 / .12	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES AE, A1-A30 -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE ¹	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1		.35 / .12	.35 / .12	.22 / .12
-2		.35 / .12	.37 / .12	.24 / .12

¹ If Lowest Floor is -1 because of attached garage, submit application for special consideration. Rate may be lower.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

³ Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building or if the crawl space (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

***** SUBMIT FOR RATING**

TABLE 3C. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

UNNUMBERED ZONE A -- WITHOUT BASEMENT/ENCLOSURE¹

Elevation Difference to nearest foot	BUILDING RATES		CONTENTS RATES		TYPE OF ELEVATION CERTIFICATE
	Occupancy		Occupancy		
	1-4 Family	Other & Non- Residential	Residential ²	Non- Residential ²	
+5 or more	.36 / .10	.48 / .15	.62 / .12	.65 / .12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 to +4	.75 / .12	.78 / .20	.82 / .17	.89 / .23	
+1	1.42 / .56	1.60 / .75	1.40 / .63	1.33 / .72	
0 or below	***	***	***	***	
+2 or more	.32 / .08	.34 / .09	.50 / .12	.49 / .12	WITH THE ESTIMATED BASE FLOOD ELEVATION ⁴
0 to +1	.70 / .10	.61 / .17	.72 / .15	.76 / .21	
-1	2.24 / .88	2.88 / 1.02	2.08 / .67	1.84 / 1.02	
-2 or below	***	***	***	***	
No Elevation Certificate	2.67 / 1.15	3.60 / 1.70	2.61 / 1.00	2.74 / 1.35	No Elevation Certificate

¹ Zone A building with basement (including crawl space below grade on all sides) or enclosure -- Submit for Rating.

² For elevation rated risks other than Single Family, when contents are located one floor or more above lowest floor used for rating -- use .35 / .12.

³ Elevation difference is the measured distance between the highest adjacent grade next to the building and the lowest floor of the building.

⁴ Elevation difference is the measured distance between the estimated BFE provided by the community or registered professional engineer, surveyor, or architect and the lowest floor of the building.

*** **SUBMIT FOR RATING**

TABLE 3D. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

FIRM ZONES '75-81, V1-V30, VE -- BUILDING RATES¹

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home ²	
	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	1-4 Family	Other Residential & Non-Residential	Single Family	Non-Residential
0 ³	1.90 / .34	2.30 / .89	1.53 / .34	1.66 / .83	1.33 / .34	1.49 / .67	2.84 / .28	4.07 / .25
-1 ⁴	4.06 / 2.08	6.05 / 3.33	3.72 / 2.08	5.22 / 2.53	2.63 / 1.88	2.75 / 2.57	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-81, V1-V30, VE -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home ²	
	Residential	Non-Residential	Residential	Non-Residential	Residential	Non-Residential	Single Family	Non-Residential
0 ³	2.94 / .41	2.60 / 1.91	1.92 / .45	1.82 / 1.13	1.08 / .50	1.08 / .50	2.83 / .45	2.95 / 2.43
-1 ⁴	6.47 / 3.14	6.35 / 5.53	3.82 / 2.43	4.35 / 3.45	1.27 / .50	3.88 / .50	***	***
-2	***	***	***	***	***	***	***	***

FIRM ZONES '75-81, V1-V30, VE -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
0 ³		.55 / .25	.55 / .25	.42 / .25
-1 ⁴		.55 / .25	.55 / .25	.42 / .25
-2		.55 / .25	.55 / .25	.46 / .25

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

³ These rates are to be used if the lowest floor of the building is at or above BFE.

⁴ Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

*** **SUBMIT FOR RATING**

FIRM ZONES '75-'81, UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 3E. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES¹

Elevation of the lowest floor above or below BFE adjusted for wave height ²	Elevated Buildings Free of Obstruction³				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁴	Replacement Cost Ratio .50 to .74 ⁴	Replacement Cost Ratio Under .50 ⁴
+4 or more	.30	.30	.50	.67	1.00
+3	.30	.30	.60	.80	1.20
+2	.42	.44	.75	1.00	1.50
+1	.73	.78	1.08	1.44	2.02
0	1.12	1.20	1.39	1.86	2.61
-1	1.62	1.68	1.83	2.42	3.14
-2	2.26	2.38	2.41	3.16	4.03
-3	3.10	3.30	3.10	4.15	5.26
-4 or below	***	***	***	***	***

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

² Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

³ Free of Obstruction -- The space below the lowest floor must be completely free of obstructions or any attachment to the building or may have:
 (1) Insect screening (provided that no additional supports are required for the screening), or
 (2) Open wood constructed lattice "breakaway walls" (at least 40 percent of the lattice construction must be open).
 These walls must be designed and installed to collapse under stress without jeopardizing the structural support of the building so that the impact on the building of abnormally high tides or wind driven water is minimized.

⁴ These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See page RATE 20 for more details.

*** **SUBMIT FOR RATING**

1981 POST-FIRM V1-V30, VE ZONE
Non-Elevated Buildings

SUBMIT FOR RATING

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 3F. REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES
ANNUAL RATES PER \$100 OF COVERAGE

1981 POST-FIRM V1-V30, VE ZONE RATES^{1,2}

Elevation of the lowest floor above or below BFE adjusted for wave height ³	Elevated Buildings With Obstruction⁴				
	Contents		Building		
	Residential	Non-Residential	Replacement Cost Ratio .75 or More ⁵	Replacement Cost Ratio .50 to .74 ⁵	Replacement Cost Ratio Under .50 ⁵
+4 or more	.40	.40	1.10	1.48	2.20
+3	.40	.40	1.22	1.61	2.45
+2	.50	.50	1.38	1.80	2.75
+1	.85	.90	1.60	2.15	3.10
0	1.21	1.28	1.88	2.58	3.50
-1 ⁶	1.68	1.78	2.24	2.97	4.00
-2 ⁶	2.33	2.48	2.79	3.66	4.75
-3 ⁶	3.18	3.38	3.58	4.66	6.00
-4 or below	***	***	***	***	***

¹ Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

² Rates provided are only for elevated buildings. Use the *Specific Rating Guidelines* document for non-elevated buildings.

³ Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

⁴ With Obstruction -- The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating.

⁵ These percentages represent building replacement cost ratios, which are determined by dividing the amount of building coverage being purchased by the replacement cost. See page RATE 20 for more details.

⁶ For buildings with obstruction, use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is one or more feet below BFE.

*** **SUBMIT FOR RATING**

1981 POST-FIRM UNNUMBERED V ZONE

SUBMIT FOR RATING

TABLE 4. REGULAR PROGRAM -- FIRM ZONE AR AND AR DUAL ZONES RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

PRE-FIRM NOT ELEVATION-RATED RATES^{1, 2}

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.58 / .14	.94 / .25	.58 / .14		.52 / .14		.52 / .14	
	With Basement	.66 / .20	1.07 / .35	.66 / .20		.71 / .20		.71 / .20	
	With Enclosure	.66 / .22	1.07 / .38	.66 / .22		.71 / .22		.71 / .22	
	Manufactured (Mobile) Home ³	.58 / .31	.94 / .25					.71 / .29	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .50
	Enclosure & Above				1.26 / .51		1.26 / .51		1.30 / .47
	Lowest Floor Only - Above Ground Level				.94 / .48		.94 / .48		.73 / .29
	Lowest Floor Above Ground Level and Higher Floors				.94 / .25		.94 / .25		.73 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ³								.61 / .39

¹ Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

² Base Deductible is \$1,000.

³ The definition of Manufactured (Mobile) Home includes travel trailers. See Page APP 3.

POST-FIRM NOT ELEVATION-RATED RATES¹

OCCUPANCY		Single Family		2-4 Family		Other Residential		Non-Residential	
		Building	Contents	Building	Contents	Building	Contents	Building	Contents
BUILDING TYPE	No Basement/Enclosure	.58 / .14	.94 / .25	.58 / .14		.52 / .14		.52 / .14	
	With Basement	.66 / .20	1.07 / .35	.66 / .20		.71 / .20		.71 / .20	
	With Enclosure	.66 / .22	1.07 / .38	.66 / .22		.71 / .22		.71 / .22	
	Manufactured (Mobile) Home ²	.58 / .31	.94 / .25					.71 / .29	
CONTENTS LOCATION	Basement & Above				1.26 / .46		1.26 / .46		1.30 / .50
	Enclosure & Above				1.26 / .51		1.26 / .51		1.30 / .47
	Lowest Floor Only - Above Ground Level				.94 / .48		.94 / .48		.73 / .29
	Lowest Floor Above Ground Level and Higher Floors				.94 / .25		.94 / .25		.73 / .25
	Above Ground Level - More than One Full Floor				.35 / .12		.35 / .12		.22 / .12
	Manufactured (Mobile) Home ²								.61 / .39

¹ Base Deductible is \$500.

² The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

**TABLE 5. REGULAR PROGRAM -- PRE-FIRM AND POST-FIRM
ELEVATION-RATED RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

FIRM ZONES AR and AR Dual Zones -- BUILDING RATES

Elevation of Lowest Floor Above or Below BFE	One Floor, No Basement/Encl		More than One Floor, No Basement/Encl		More than One Floor, With Basement/Encl		Manufactured (Mobile) Home ¹	
	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	1-4 Family	Other Residential & Non- Residential	Single Family	Non- Residential
+4	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08
+3	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.25 / .08	.22 / .08
+2	.32 / .08	.26 / .08	.24 / .08	.20 / .08	.24 / .08	.20 / .08	.31 / .08	.25 / .08
+1	.58 / .08	.45 / .10	.38 / .08	.28 / .08	.29 / .08	.22 / .08	.58 / .11	.71 / .08
0	.58 / .14	.52 / .14	.70 / .08	.52 / .14	.51 / .08	.45 / .16	.58 / .31	.71 / .29
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Lowest Floor Only -- Above Ground Level (No Basement/Encl.)		Lowest Floor Above Ground Level & Higher Floors (No Basement/Encl.)		More than One Floor With Basement/Enclosure		Manufactured (Mobile) Home ¹	
	Residential	Non- Residential	Residential	Non- Residential	Residential	Non- Residential	Single Family	Non- Residential
+4	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+3	.38 / .12	.23 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12	.38 / .12	.22 / .12
+2	.38 / .12	.24 / .12	.38 / .12	.24 / .12	.38 / .12	.22 / .12	.38 / .12	.31 / .14
+1	.59 / .12	.33 / .18	.41 / .12	.28 / .12	.38 / .12	.22 / .12	.59 / .12	.48 / .20
0	1.10 / .12	.73 / .29	.72 / .12	.48 / .27	.40 / .12	.29 / .12	.94 / .25	.61 / .39
-1 ²	See Footnote ²							

FIRM ZONES AR and AR Dual Zones -- CONTENTS RATES

Elevation of Lowest Floor Above or Below BFE	Above Ground Level More than One Full Floor			
	Single Family	2-4 Family	Other Residential	Non-Residential
+4		.35 / .12	.35 / .12	.22 / .12
+3		.35 / .12	.35 / .12	.22 / .12
+2		.35 / .12	.35 / .12	.22 / .12
+1		.35 / .12	.35 / .12	.22 / .12
0		.35 / .12	.35 / .12	.22 / .12
-1 ³		.35 / .12	.35 / .12	.22 / .12
-2 ³		.35 / .12	.35 / .12	.22 / .12

¹ The definition of Manufactured (Mobile) Home includes travel trailers. See page APP 3.

² Use Table 4 Pre-FIRM and Post-FIRM Not Elevation-Rated AR and AR Dual Zones Rate Table.

³ These rates are only applicable to Contents-only policies.

TABLE 6.
PRECALCULATED PRE-FIRM PREMIUM TABLE

AMOUNT OF INSURANCE	PREMIUM ¹ EXCLUDING ICC ² AND FEDERAL POLICY FEE ³			
	A, AE, A1-A30, AH, D		V, VE, V1-V30	
	w/bsmt	w/o bsmt	w/bsmt	w/o bsmt
BUILDING				
\$ 20,000	\$ 162	\$ 152	\$ 212	\$ 198
\$ 30,000	\$ 243	\$ 228	\$ 318	\$ 297
\$ 40,000	\$ 324	\$ 304	\$ 424	\$ 396
\$ 50,000	\$ 405	\$ 380	\$ 530	\$ 495
\$ 60,000	\$ 455	\$ 414	\$ 664	\$ 583
\$ 70,000	\$ 505	\$ 448	\$ 798	\$ 671
\$ 80,000	\$ 555	\$ 482	\$ 932	\$ 759
\$ 90,000	\$ 605	\$ 516	\$1,066	\$ 847
\$100,000	\$ 655	\$ 550	\$1,200	\$ 935
\$125,000	\$ 780	\$ 635	\$1,535	\$1,155
\$150,000	\$ 905	\$ 720	\$1,870	\$1,375
\$175,000	\$1,030	\$ 805	\$2,205	\$1,595
\$200,000	\$1,155	\$ 890	\$2,540	\$1,815
\$225,000	\$1,280	\$ 975	\$2,875	\$2,035
\$250,000 ⁴	\$1,405	\$1,060	\$3,210	\$2,255
CONTENTS				
\$ 5,000	\$ 48	\$ 48	\$ 62	\$ 62
\$ 10,000	\$ 96	\$ 96	\$ 123	\$ 123
\$ 15,000	\$144	\$144	\$ 185	\$ 185
\$ 20,000	\$192	\$192	\$ 246	\$ 246
\$ 25,000	\$217	\$222	\$ 313	\$ 325
\$ 30,000	\$242	\$252	\$ 379	\$ 404
\$ 40,000	\$292	\$312	\$ 512	\$ 562
\$ 50,000	\$342	\$372	\$ 645	\$ 720
\$ 60,000	\$392	\$432	\$ 778	\$ 878
\$ 70,000	\$442	\$492	\$ 911	\$1,036
\$ 80,000	\$492	\$552	\$1,044	\$1,194
\$ 90,000	\$542	\$612	\$1,177	\$1,352
\$100,000	\$592	\$672	\$1,310	\$1,510

¹ Premium before applying any CRS credits or optional deductible factors.

² For building coverage amounts of \$240,000 and less, add \$75 to the building premium selected from the table above to cover ICC cost, except for D zones. For D zones add \$6. For building coverage amounts above \$240,000, see Footnote 4 below.

³ Add \$30 to the premium selected from the table above to cover Federal Policy Fee.

⁴ Add \$60 to cover the ICC cost for the \$250,000 building limit, except for D zones. For D zones add \$4.

TABLE 7. FEDERAL POLICY FEE AND PROBATION SURCHARGE TABLE

FEDERAL POLICY FEE ¹	PROBATION SURCHARGE
\$30	\$50

¹ For the Preferred Risk Policy, the Federal Policy Fee is \$11.00.

III. DEDUCTIBLES

A standard \$500 deductible applies in all non-SFHA zones. The insured may choose a deductible amount different from the standard \$500 for Post-FIRM or the standard \$1000 for structures in the Emergency Program and those rated using Pre-FIRM rates in Zones A, AO, AH, A1-A30, AE, VO, V1-V30, VE, V, AR, and AR Dual Zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A). The optional deductible amount may be applied to policies insuring properties in either Emergency Program or Regular Program communities. Refer to page CONDO 22 for Residential Condominium Building Association Policy optional deductibles.

A. Buy-Back Deductibles

Policyholders who wish to reduce their deductibles from the standard deductibles of \$1,000 for Pre-FIRM SFHA risks may opt to

purchase separate \$500 deductibles for building and contents coverages, for an additional premium. The deductible factors provided on pages RATE 13 and CONDO 22 must be used to calculate the deductible surcharge.

B. Changes in Deductible Amount

The amount of the deductible may be increased during the policy term by submitting a completed General Change Endorsement form. The deductible amount may be reduced through the submission of a new Application at the time of renewal. This procedure does not require the completion of the entire Flood Insurance Application. Deductibles cannot be reduced mid-term unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will be applied to reduce the deductible.

TABLE 8. DEDUCTIBLE FACTORS

Single Family and 2-4 Family Building and Contents Policies^{1,2}

Deductible Options: Building/Contents	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.	Deductible Options: Building/Contents	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.
\$ 500/ \$500	1.000	1.100	\$4,000/\$1,000	.835	.850
\$1,000/ \$500	.975	1.050	\$4,000/\$2,000	.810	.825
\$1,000/\$1,000	.960	1.000	\$4,000/\$3,000	.785	.800
\$2,000/ \$500	.930	1.000	\$4,000/\$4,000	.765	.775
\$2,000/\$1,000	.915	.950	\$5,000/ \$500	.810	.875
\$2,000/\$2,000	.890	.925	\$5,000/\$1,000	.800	.825
\$3,000/ \$500	.890	.950	\$5,000/\$2,000	.785	.800
\$3,000/\$1,000	.875	.900	\$5,000/\$3,000	.770	.780
\$3,000/\$2,000	.850	.875	\$5,000/\$4,000	.755	.765
\$3,000/\$3,000	.825	.850	\$5,000/\$5,000	.740	.750
\$4,000/ \$500	.850	.900			

Single Family and 2-4 Family Building Only or Contents Only Policies^{1,2}

Building	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.
\$500	1.000	1.100
\$1,000	.960	1.000
\$2,000	.900	.935
\$3,000	.850	.885
\$4,000	.800	.835
\$5,000	.750	.785

Contents ³	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.
\$500	1.000	1.150
\$1,000	.950	1.000
\$2,000	.850	.900
\$3,000	.775	.825
\$4,000	.700	.750
\$5,000	.650	.675

Other Residential and Non-Residential Policies^{1,2,4}

Bldg./Contents	Discount From		Amount	Building Only		Contents Only	
	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.		Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.	Post-FIRM \$500 Ded.	Pre-FIRM \$1,000 Ded.
\$500/ \$500	1.000	1.050	\$500	1.000	1.050	1.000	1.050
\$1,000/\$1,000	.980	1.000	\$1,000	.975	1.000	.980	1.000
\$2,000/\$2,000	.940	.960	\$2,000	.940	.960	.950	.965
\$3,000/\$3,000	.910	.930	\$3,000	.910	.925	.925	.940
\$4,000/\$4,000	.885	.910	\$4,000	.880	.900	.900	.915
\$5,000/\$5,000	.870	.890	\$5,000	.850	.875	.875	.890
\$10,000/\$10,000 ⁴	.775	.800	\$10,000	.750	.760	.775	.800
\$15,000/\$15,000 ⁴	.725	.750	\$15,000	.675	.685	.700	.725
\$20,000/\$20,000 ⁴	.675	.700	\$20,000	.600	.610	.650	.660
\$25,000/\$25,000 ⁴	.625	.650	\$25,000	.550	.560	.600	.610
\$50,000/\$50,000 ⁴	.500	.525	\$50,000	.450	.460	.525	.535

¹ Deductible factors for the RCBAP are located on page CONDO 22.

² The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium, for each policy year.

³ Also applies to residential unit contents in Other Residential building or in multi-unit condominium building.

⁴ Deductibles of \$10,000 to \$50,000 are available only for Non-Residential Policies.

IV. INCREASED COST OF COMPLIANCE (ICC) COVERAGE

Coverage is afforded under the Standard Flood Insurance Policy for the increased cost to rebuild, or otherwise alter, a flood-damaged structure to bring it into conformance with State or local floodplain management ordinances or laws.

ICC coverage is mandatory for all Standard Flood Insurance Policies except for (1) those sold in Emergency Program communities, (2) contents-only policies, (3) Dwelling Forms on individual condominium units, and (4) Group Flood Insurance. For these four cases, ICC

coverage is not available. In a condominium building, ICC coverage is only available through the Condominium Association's flood policy.

The current ICC coverage limit is \$30,000 per building or, for non-condominium townhouse construction, per unit, per policy. This coverage amount is in addition to the Building Amount of insurance purchased. However, for any one flood event, the amount of combined loss payment received from Building coverage and ICC coverage cannot exceed the maximum program limits of \$250,000 for residential structures and \$500,000 for non-residential structures.

**TABLE 9. STANDARD FLOOD INSURANCE POLICY
INCREASED COST OF COMPLIANCE (ICC) COVERAGE
Premiums for \$30,000 ICC Coverage**

All Except RCBAP, MPPP, Preferred Risk Policies, and Submit-For-Rate Policies

FIRM	Zone	Residential		Non-Residential	
		Building Amount of Insurance		Building Amount of Insurance	
		\$1 - \$240,000	\$240,001 - \$250,000	\$1 - \$490,000	\$490,001 - \$500,000
Post-FIRM	A, AE, A1-A30, AO, AH	\$ 6	\$ 4	\$ 6	\$ 4
	AR, AR DUAL ZONES	\$ 6	\$ 4	\$ 6	\$ 4
	POST-81 V1-V30, VE	\$20	\$14	\$20	\$14
	'75-'81 V1-V30, VE	\$35	\$25	\$35	\$25
	A99, B, C, X, D	\$ 6	\$ 4	\$ 6	\$ 4
Pre-FIRM	A, AE, A1-A30, AO, AH	\$75	\$60	\$75	\$60
	AR, AR DUAL ZONES	\$ 6	\$ 4	\$ 6	\$ 4
	V, VE, V1-V30	\$75	\$60	\$75	\$60
	A99, B, C, X, D	\$ 6	\$ 4	\$ 6	\$ 4

- NOTES:** (1) ICC coverage does not apply to the Emergency Program, individually owned condominium units insured under the Dwelling Form or General Property Form, contents-only policies, and Group Flood Insurance Policies.
- (2) **The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.**
- (3) Use only one ICC premium amount listed above for each building to be insured.
- (4) For scheduled building policies, apply ICC premium for each building.
- (5) Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.
- (6) Elevation-rated Pre-FIRM buildings should use Post-FIRM ICC premiums.
- (7) See RATE 19 for AR Zone and AR Dual Zone Rating information.
- (8) For flood policies issued through the Mortgage Portfolio Protection Program, use the rates and ICC premiums in the table on page MPPP 1.

calculating the ratio. For example, if the building replacement cost is \$1,000,000 and the amount of building coverage requested is the maximum statutory building limit of \$250,000, the rate is .25, so use the rate listed for "Replacement Cost Ratio Under .50."

Place the rate in the appropriate box on the Application and continue with the premium calculation.

4. Elevation Information

The lowest floor elevation must be identified for buildings in Zones V, V1-V30, and VE. Note that the lowest floor elevation is measured at the *bottom* of the lowest floor beam or slab, whichever is appropriate.

The BFE, including wave height, must be identified for any building located in Zones V1-V30 and VE.

XIV. SPECIAL RATING SITUATIONS

A. Tentative Rates

Tentative rates are used to issue policies when producers fail to provide the required actuarial rating information. With tentative rates, a policy will be generated with coverage limits based on the actual premium received. Tentatively rated policies cannot be endorsed to increase coverage limits, or renewed for another policy term, until the required actuarial rating information and full premium payment are received.

Tentative rates are generally higher than the rates published in this manual (ranging from \$2 to \$10 per \$100 of coverage). When tentative rates are applied, a Declarations Page and a Tentative Rate Letter will be forwarded to the policyholder, producer, and mortgagee (if any), requesting the necessary information so that the proper rate can be determined.

If a loss occurs on a tentatively rated property, payment will be limited by the amount of coverage that the initially submitted premium will purchase using the correct actuarial rating information.

B. Alternative Rates

When a building is Pre-FIRM and the FIRM zone is unknown, an alternative rating procedure can be used only if the building is located in a community that does not have any V Zones. In

these cases, the NFIP will presume that the building is located in a Special Flood Hazard Area, and the FIRM zone should be shown as Zone AA. AA is not a valid flood zone designation; rather, it is a rating method used when the flood zone is unknown. The rates for FIRM Zone A for Pre-FIRM properties should then be used to compute the premium.

The alternative rating procedure is also used by the NFIP for renewal of policies in communities that have converted from the Emergency Program to the Regular Program during a policy's term. Again, this procedure can be used only when the community has no V Zones. In these cases, the NFIP assigns an AS Zone designation, which is not a valid flood zone designation, but rather a rating method, and uses the Pre-FIRM Zone A rates to compute the premium.

In both of the above situations, the producer should determine the actual FIRM zone and submit a General Change Endorsement to correct the FIRM zone and premium. All corrections should be made as soon as possible within the initial policy term after an AA or AS Zone designation has been made. If the correct flood zone is not provided, no Renewal Premium Notice will be issued.

C. Map "Grandfather" Rules--Effect of Map Revisions on Flood Insurance Rates

A community will occasionally make structural improvements (dams, levees, etc.) to reduce the potential effects of flooding; experience new development aggravating the flooding situation, thereby expanding the floodplain; revise geographical boundaries resulting in the designation of additional flood hazard areas; or provide information to better delineate the BFE and/or flood insurance risk zones. When these situations occur, the FIRM is revised and republished.

The implementation of a new FIRM raises the question--HOW DOES THE NEW MAP AFFECT FLOOD INSURANCE RATES?

1. Grandfather Rules

To recognize policyholders who have built in compliance with the FIRM and/or remained loyal customers of the NFIP by maintaining continuous coverage, the Federal Emergency Management Agency has "Grandfather rules." These rules allow such policyholders to benefit in the rating for that building. For such buildings, the insured would have the

option of using the current rating criteria for that property or having the premium rate determined by using the BFE and/or flood zone on the FIRM (old map) in effect when the building was originally constructed (for those built in compliance) or when coverage was first obtained (for those with continuous coverage). This results in a cost savings to insureds when the new map resulting from a map revision would result in a higher premium rate.

The conditions that must be met for an insured to be eligible to receive the rating benefit from the "Grandfather rules" after a map revision (new map) becomes effective are described below.

2. General Rule of Rating

Always use the new map if it will provide a more favorable premium (lower rate).

3. Existing Business--Renewal Policies

Policies written to cover either Post-FIRM or Pre-FIRM construction may be renewed and rated based on the FIRM and/or BFE in effect when the policy was initially rated as long as the coverage is continuous and the building has not been altered to make the reference level lower than the BFE on that FIRM. (NOTE: Alteration does not apply to Pre-FIRM construction or to risks grandfathered to a B, C, or X Zone.)

a. Examples-- Post-FIRM Construction

- A building was constructed in 1980. Coverage was purchased at the time of construction. The FIRM zone in effect was A1. The BFE was 10'. The Lowest Floor was 11'. The elevation difference was +1, and the policy was rated using a +1 elevation difference.

This policy was written and continuously renewed for 3 years. In 1983 a new map for the community was issued.

The property remained in an A1 Zone. However, the BFE became 12'. Because the lowest floor did not change, the elevation difference was -1. Since continuous coverage existed on the policy and the building was not altered in any way, the policy can be rated using a +1 elevation difference.

- A building was constructed in 1980. The FIRM zone in effect was A. In 1983 the map was revised, which placed the building in a VE zone. Since continuous coverage existed and the building was not altered, the policyholder can continue to use Zone A in determining the rate.

b. Example-- Pre-FIRM Construction

At the time flood insurance coverage was applied for, the building was located in Zone A99. A new map designated the zone as AE. The policy may continue to be rated using Zone A99 rates on the old map as long as there is no interruption in coverage.

4. New Business-- Applications for Coverage

a. Post-FIRM Construction

NOTE: These rules apply to buildings in all zones, including Zone D.

If a new policy is applied for, the rates can be based on the FIRM zone and the BFE on the old map in effect on the date the building was constructed provided that:

- The building was built in compliance with the map in effect at the time of construction; and
- The building has not been altered in any way that has resulted in a lowest floor, for rating purposes, lower than the BFE on that FIRM (e.g., enclosing the area below an elevated building); and
- The building has not been substantially improved.

The property owner or producer must provide proper documentation to the WYO company or NFIP Servicing Agent. The documentation must show: the date of the FIRM; the zone on that FIRM in which the property is located; the BFE, if any, for that zone; a copy of the map panel showing the location of the building; and the rating element that is to be grandfathered. A letter from a community official verifying this information also is acceptable.

Example:

A building was constructed in 1980 and, according to the FIRM in effect at that time, was located in Zone AE. No

insurance policy was purchased until 1990. At that time remapping had occurred and the zone had been changed to a more hazardous area, Zone VE. The new policy can use Zone AE as the rating zone if the required documentation is provided.

b. Pre-FIRM Construction

This “built in compliance” rule also applies to Pre-FIRM construction if the date of construction was on or before December 31, 1974, and was on or after the FIRM date.

Example:

A building was constructed in November 1974 and the FIRM date was May 3, 1973. The old map showed the building’s location as Zone C. Ten years later in 1984, a new map placed the building in an A zone. Flood insurance coverage was applied for after the map was revised. To use the old map showing Zone C as the rating zone, proper documentation must be submitted.

D. Post-'81 V Zone Optional Rating

This optional rating is available for new and renewal policies and endorsements with effective dates on or after October 1, 1997. Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 are allowed to use the Post-'81 V Zone rate tables (Tables 3E or 3F) if the rates are more favorable to the insured. In order to qualify, the following criteria must be met:

1. The policy must be rated using the BFE printed on the FIRM panel that includes wave height. The effective date of the FIRM panel must be on or after 10/1/81.
2. The building rates are determined based on the ratio of the estimated building replacement cost and the amount of insurance purchased.
3. The building must be elevated free of obstruction or with obstruction less than 300 square feet. All machinery and equipment located below the BFE are considered obstructions.

E. Policies Requiring Re-Rating

The following conditions require that the policies be rated using the new map:

1. If an elevation-rated building is altered, making the lowest floor for rating purposes below the BFE.

Example:

An elevated building is located in an AE Zone at the time of construction. The Lowest Floor Elevation (LFE) was 18'. The BFE was 10'. The Lowest Floor rating was a +8 elevation differential. The map was revised, changing the BFE to 11'. The insured decided to enclose the area beneath the elevated floor and use it as a living area. This changed the LFE to 9'. Due to the alteration, the new map must be used and the building is rated as -2.

2. If a Pre-FIRM or Post-FIRM building is substantially improved or substantially damaged, the building must be re-rated using the FIRM in effect at the time that the substantial improvement occurred. A newer FIRM can always be used if it will result in a more favorable rating.

Example:

A building was constructed in 1972 and, when flood insurance was applied for in 1976, was found to be located in Zone C. The FIRM was revised in 1984. The building was substantially improved in 1985. Due to the improvement, the building must now be re-rated as Post-FIRM construction using the 1984 map, or the most recent map can be used if it will result in a more favorable rating.

If ineligible for renewal as a Preferred Risk Policy because of a map change, the risk must be rewritten as a Standard Flood Insurance Policy.

F. Submit-for-Rate

Certain properties at high flood risk, because of peculiarities in their exposure to flooding, do not lend themselves to preprogrammed rates. These risks require an in-depth underwriting analysis and must be submitted to the NFIP for an individual (specific) rate. As

with other lines of property insurance, the underwriter requires documentation to evaluate those risk characteristics that make up the basis for a proper rate.

The NFIP's two-fold goal of establishing sound actuarial rates and obtaining information for enforcing floodplain management requires that the following documentation be supplied for risks that fall within the submit-for-rate category:

1. Completed NFIP Flood Insurance Application.
2. Completed current Elevation Certificate.
3. Variance issued by the local community stating that permission was granted to construct the building. If no variance was granted, a statement to that effect signed by the applicant or the applicant's representative is required.
4. Recent photographs of the building (front and back), or a blueprint (layout of the building) if the building is under construction.
5. The square footage of any enclosure(s) below the elevated floor, the use of the enclosure, a list of machinery and equipment, and the approximate value of each item located in the enclosure.
6. Certified letter from either a local building official, an engineer, or an architect verifying that any such enclosures are designed/ built with breakaway walls.
7. A statement from the applicant or the applicant's representative that the enclosure was built at the time that the building was originally constructed, or at a later date (give date).
8. If the building has a basement, a list of machinery and equipment located in the basement and each item's approximate value.
9. For elevated buildings, an Elevated Building Determination Form signed by the insured.

For policies written by the NFIP Servicing Agent, all of the appropriate documentation listed above should be submitted to the NFIP Underwriting Department, P.O. Box 6466, Rockville, MD, 20849-6466.

If the building is insurable, the Underwriting Unit will deliver a written rate and the applicable ICC

premium to the producer. Since a rate must be determined on these risks, no premium is to accompany the submission. Coverage will be effective 30 days after the receipt of the premium at the NFIP, with the following two exceptions:

- If the coverage is in conjunction with the making, increasing, extending, or renewing of a loan, the effective date is on the day and time of the loan closing, provided that the policy is applied for and the presentment of premium is made at or prior to the loan closing.
- If the new policy is being obtained as a result of a revision to a community's flood map, during the 13-month period beginning on the effective date of the map revision, the effective date shall be 12:01 a.m., local time, following the day after the presentment of premium. For the NFIP direct business, the presentment of premium is the same as the receipt date of the full premium at the NFIP Servicing Agent.

Submit-for-rate quotations, excluding the ICC premium, Federal Policy Fee, and Probation Surcharge, if applicable, are valid for 90 days. After 90 days, the Flood Insurance Application and supporting documentation must be resubmitted for another determination of the rating.

G. Crawl Space

A building with a "crawl space" (under-floor space) has its interior floor area (finished or not) within 5 feet of the top of the next higher floor. If a crawl space is below grade on all sides, and the elevation of the crawl space floor is below the Base Flood Elevation, the crawl space must be rated according to the guidelines found on pages LFG 24-25. For the purpose of completing the Flood Insurance Application, the building must be described as a "non-elevated building with basement."

NFIP rules and regulations specify that a crawl space with its interior floor below grade on all sides is considered a "basement"; therefore, the Standard Flood Insurance Policy basement coverage limitations apply to such crawl spaces.

A building with a crawl space that is not subgrade must be described as an elevated building.

XVI. FIRMS WITH WAVE HEIGHTS

The producer must determine whether or not the BFE on the FIRM includes wave height. With very few exceptions (for communities on the West Coast) the Flood Insurance Rate Maps (FIRMs) published prior to January 1, 1981, give still water levels that do not include wave height. FIRMs published January 1, 1981, and later indicate whether or not wave height is included. If wave height is included, the following statement appears on the map legend:

"Coastal base flood elevations shown on this map include the effects of wave action."

These adjustments apply to 1981 Post-FIRM construction (after October 1, 1981) for Zones V1-V30 and VE.

A. Procedure for Calculating Wave Height Adjustment

The following information is needed:

- A completed Elevation Certificate.
- BFE from the Elevation Certificate (Item B9) or from the FIRM.
- Lowest Adjacent Grade from Item C3.f of the Elevation Certificate completed by a registered professional engineer, architect, or surveyor.
- Depth of Still Water Flooding (subtract the Lowest Adjacent Grade from the BFE).

The additional elevation due to wave crest in V Zone areas will normally vary from a minimum of 2.1 feet to 0.55 times the still water depth at the site. (BFE including wave height adjustment = still water BFE + 0.55 x [still water BFE - lowest adjacent grade elevation].)

For example, a building's site is determined to be located in Zone V8 with a BFE of 14' NGVD on the appropriate FIRM. Using the information from the Elevation Certificate, the BFE is calculated as follows:

Example 1:

Base flood elevation	14'
Lowest adjacent grade	<u>-6'</u>
Difference	8'
Factor	<u>x 0.55</u>
Wave height adjustment (2.1' minimum)	4.4'
Base flood elevation	<u>+ 14'</u>
BFE adjusted	18.4'

Example 2:

Base flood elevation	14'
Lowest adjacent grade	<u>-11'</u>
Difference	3'
Factor	<u>x 0.55</u>
Wave height adjustment (2.1' minimum)	1.65'
	2.1'*
Base flood elevation	<u>+ 14'</u>
BFE adjusted	16.1'

* In *Example 2*, if the calculation results in less than the minimum 2.1 feet, use 2.1 feet in the calculation of the BFE adjusted.

B. Wave Heights in Numbered Zones V1-V30 and VE 1981 Post-FIRM Construction

For most communities that have Coastal High Hazard Areas, the Wave Height Adjustment to the Base Flood Elevation (BFE) has been included on the FIRM.

No wave height adjustment is required for any numbered V Zone area included on a FIRM for any Pacific Coast community

since the wave action effects have already been considered in establishing the BFEs on the Pacific Coast.

The 1981 and later FIRMs for the Atlantic and Gulf Coast communities indicate whether or not wave height is included. If wave height is included, the following statement appears under "Notes to User" on the map legends: "Coastal base flood elevations shown on this map include the effects of wave action."

C. Unnumbered V Zones 1981 Post-FIRM Construction

Determining wave heights in coastal communities is a very important additional risk consideration in the engineering or architectural certification that the structure is securely anchored to adequately anchored pilings or columns in order to withstand velocity waters and hurricane wave wash. In these rare instances, it will be necessary to obtain, review, and reasonably utilize any BFE data available from a Federal, state, or other source, until such other data have been provided by the Federal Emergency Management Agency as criteria to determine the BFEs, including wave heights.

D. Rate Selection Procedure

Factors used in determining the appropriate insurance rate are:

1. The elevation of the building relative to the BFE adjusted by the wave height factor for an individual building site or the actual FIRM BFEs on the appropriate FIRM (include the effect of wave action [wave height]), and
2. The existence or non-existence of obstructions under the beam supporting the building's lowest floor.

The replacement cost ratio is used to select the specific rate. Complete the appropriate section of the Application.

XVII. FLOODPROOFED BUILDINGS

Floodproofing and the completion of the Floodproofing Certificate are described in detail in the Special Certifications section.

A. Elevation Difference

To determine the elevation difference used for the rating of floodproofed buildings, the following procedures should be used if rounding is necessary:

1. Round floodproofed elevation to the nearest foot if the BFE is shown in feet. Convert the floodproofed elevation to tenths of feet if the BFE is shown in tenths of feet.
2. The elevation difference should be rounded to the nearest higher elevation. Use 0.5 feet as the midpoint and always round up. (Example: +1.5 becomes +2; -0.5 becomes 0; -1.4 becomes -1; -1.5 becomes -1; -1.6 becomes -2.)

In order to qualify for floodproofing credit, buildings in AE, A1-A30, AH, and AO Zones must be floodproofed to at least 1 foot higher than their BFEs.

B. Rating

When computing a premium for a floodproofed building, use the following procedure:

1. Determine how far above the BFE the building is floodproofed. (For example, the building will be floodproofed at +1 foot, +2 feet, and so forth above BFE.)
2. Subtract 1 foot to determine the elevation to be used in determining the rate and computing the premium for the building.
3. Find the rate for the given building in the proper zone at the "adjusted" elevation.
4. Compute the premium as usual.

The building must be floodproofed to +1 foot in order to receive a rate equivalent to a building with its lowest floor elevated to the BFE.

For example, if the building is located in Zone AO and the community's floodproofing standards have been approved to a level of 3 feet above grade (ground level) for the lowest floor of a nonfloodproofed building, to qualify for AOB, a building must meet the following standards:

XIX. RATING EXAMPLES

TABLE OF CONTENTS

<u>EXAMPLE</u>		<u>PAGE</u>	
Example 1	Emergency Program, Standard Deductible	RATE 48	
Example 2	Regular Program, Pre-FIRM Construction, \$2,000/\$1,000 Deductible Option, Zone B	RATE 49	■
Example 3	Regular Program, Pre-FIRM Construction, \$500 Deductible Option (Surcharge), Zone AE	RATE 50	■
Example 4	Regular Program, Pre-FIRM Construction, \$3,000/\$2,000 Deductible Option, Zone A15	RATE 51	■
Example 5	Regular Program, Post-FIRM, Elevation Rated, \$5,000/\$5,000 Deductible Option, Zone AE	RATE 52	■
Example 6	Regular Program, 1975-81 Post-FIRM V1-V30, Elevation Rated, Zone V13	RATE 53	■
Example 7	Regular Program, Post-1981 VE or V1-V30, with Enclosure, Zone VE.....	RATE 54	■
Example 8	Regular Program, Post-FIRM Construction, Contents-Only Policy, Zone A17 ..	RATE 55	■
Example 9	Regular Program, Post-FIRM, Elevation Rated, \$5,000/\$5,000 Deductible Option, Zone AO	RATE 56	
Example 10	Regular Program, Post-FIRM, Elevation Rated, \$500/\$500 Deductible Option, Zone AOB.....	RATE 57	
Example 11	Regular Program, Post-FIRM, Elevation Rated, \$3,000/\$2,000 Deductible Option, Zone AH	RATE 58	
Example 12	Regular Program, Post-FIRM, Elevation Rated, \$500/\$500 Deductible Option, Zone AHB	RATE 59	
Example 13	Regular Program, Post-FIRM, Elevation Rated, \$500/\$500 Deductible Option, Zone A (with Estimated BFE)	RATE 60	
Example 14	Regular Program, Post-FIRM, Elevation Rated, \$500/\$500 Deductible Option, Zone A (without Estimated BFE)	RATE 61	

EXAMPLE 1

EMERGENCY PROGRAM, STANDARD DEDUCTIBLE

Data Essential To Determine Appropriate Rates and Premium:

- **Emergency Program**
- Flood Zone: N/A
- Occupancy: Single-Family Dwelling
- # of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: \$1,000/\$1,000 (Standard)
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$35,000
- Contents: \$10,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .76 Contents: .96

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	35,000	.76	266				0	35,000	266
CONTENTS	10,000	.96	96				0	10,000	96
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING						PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 362 ICC PREMIUM — SUBTOTAL 362 CRS PREMIUM DISCOUNT _____% SUBTOTAL 362	
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. _____ SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)						PROBATION SURCHARGE —		—	
						FEDERAL POLICY FEE 30		30	
						TOTAL PREPAID AMOUNT 392		392	

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$266 / Contents: \$96 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$266 = \$266 / Contents: 1.000 x \$96 = \$96 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents: \$0 |
| 4. Subtotal: | \$362 |
| 5. Add ICC Premium: | N/A |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$362 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Premium: | \$392 |

EXAMPLE 2

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$2,000/\$1,000 DEDUCTIBLE OPTION, ZONE B

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: B
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$2,000/\$1,000
- Deductible Factor: .950
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$6
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .58/.14 Contents: .94/.25

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50,000	.58	290	100,000	.14	140	-21	150,000	409
CONTENTS	20,000	.94	188	40,000	.25	100	-14	60,000	274
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 683
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. _____ SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)							ICC PREMIUM 6		
							SUBTOTAL 689		
							CRS PREMIUM DISCOUNT _____% —		
							SUBTOTAL 689		
							PROBATION SURCHARGE —		
							FEDERAL POLICY FEE 30		
							TOTAL PREPAID AMOUNT 719		

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$430 / Contents: \$288 |
| 2. Apply Deductible Factor: | Building: .950 x \$430 = \$409 / Contents: .950 x \$288 = \$274 |
| 3. Premium Reduction: | Building: \$430 - \$409 = \$21 / Contents: \$288 - \$274 = \$14 |
| 4. Subtotal: | \$683 |
| 5. Add ICC Premium: | \$6 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$689 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Premium: | \$719 |

EXAMPLE 3

REGULAR PROGRAM, PRE-FIRM CONSTRUCTION, \$500 DEDUCTIBLE OPTION (SURCHARGE), ZONE AE

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AE
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: Enclosure
- Deductible: \$500/\$500
- Deductible Factor: 1.100 (Surcharge)
- Contents Location: Enclosure and Above
- Date of Construction: Pre-FIRM
- Elevation Difference: N/A
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$60,000
- ICC Premium: \$75
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .81/.60 Contents: .96/.60

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50,000	.81	405	100,000	.60	600	+101	150,000	1,106
CONTENTS	20,000	.96	192	40,000	.60	240	+43	60,000	475
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 1,581
							ICC PREMIUM 75		
							SUBTOTAL 1,656		
							CRS PREMIUM DISCOUNT _____% —		
							SUBTOTAL 1,656		
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							PROBATION SURCHARGE —		
							FEDERAL POLICY FEE 30		
							TOTAL PREPAID AMOUNT 1,686		

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,005 / Contents: \$432 |
| 2. Apply Deductible Factor: | Building: 1.100 x \$1,005 = \$1,106 / Contents: 1.100 x \$432 = \$475 |
| 3. Premium Increase: | Building: \$1,106 - \$1,105 = \$101 / Contents: \$475 - \$432 = \$43 |
| 4. Subtotal: | \$1,581 |
| 5. Add ICC Premium: | \$75 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$1,656 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Premium: | \$1,686 |

Determined Rates:

Contents: .96/.50

Premium Calculation:

- ## RATE 51

May 1, 2004

EXAMPLE 5

■ REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$5,000/\$5,000 DEDUCTIBLE OPTION, ZONE AE

Data Essential To Determine Appropriate Rates and Premium:

• Regular Program

- Flood Zone: AE
- Occupancy: Non-Residential
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$5,000/\$5,000
- Deductible Factor: .870
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +4
- Flood Proofed Yes/No: No
- Building Coverage: \$500,000
- Contents Coverage: \$500,000
- ICC Premium: \$4
- CRS Rating: 5
- CRS Discount: 25%

Determined Rates:

Building: .20/.08

Contents: .22/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	150,000	.20	300	350,000	.08	280	-75	500,000	505
CONTENTS	130,000	.22	286	370,000	.12	444	-95	500,000	635
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 1,140
							ICC PREMIUM 4		
							SUBTOTAL 1,144		
							CRS PREMIUM DISCOUNT <u>25%</u> -286		
							SUBTOTAL 858		
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE —		
							FEDERAL POLICY FEE 30		
							TOTAL PREPAID AMOUNT 888		
SIGNATURE OF INSURANCE AGENT/BROKER _____							DATE (MM/DD/YY) _____		

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$580 / Contents: \$730 |
| 2. Apply Deductible Factor: | Building: .870 x \$580 = \$505 / Contents: .870 x \$730 = \$635 |
| 3. Premium Reduction: | Building: \$580 - \$505 = \$75 / Contents: \$730 - \$635 = \$95 |
| 4. Subtotal: | \$1,140 |
| 5. Add ICC Premium: | \$4 |
| 6. Subtract CRS Discount: | -\$286 (25%) |
| 7. Subtotal: | \$858 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Premium: | \$888 |

EXAMPLE 6

REGULAR PROGRAM, 1975-81 POST-FIRM V1-V30, ELEVATION RATED, ZONE V13

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: V13
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: 1975 - 81 (Post-FIRM)
- Elevation Difference: +1
- Flood Proofed Yes/No: No
- Building Coverage: \$150,000
- Contents Coverage: \$100,000
- ICC Premium: \$35
- CRS Rating: 8
- CRS Discount: 10%

Determined Rates:

Building: 1.53/.34 Contents: 1.92/.45

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50,000	1.53	765	100,000	.34	340	0	150,000	1,105
CONTENTS	20,000	1.92	334	80,000	.45	360	0	100,000	744
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 1,849
							ICC PREMIUM		35
							SUBTOTAL		1,884
							CRS PREMIUM DISCOUNT <u>10%</u>		-188
							SUBTOTAL		1,696
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. _____ SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)							PROBATION SURCHARGE		—
							FEDERAL POLICY FEE		30
							TOTAL PREPAID AMOUNT		1,726

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,105 / Contents: \$744 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$1,105 = \$1,105 / Contents: 1.000 x \$744 = \$744 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents: \$0 |
| 4. Subtotal: | \$1,849 |
| 5. Add ICC Premium: | \$35 |
| 6. Subtract CRS Discount: | -\$188 (10%) |
| 7. Subtotal: | \$1,696 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Premium: | \$1,726 |

EXAMPLE 7

REGULAR PROGRAM, POST-1981 VE OR V1-V30, WITH ENCLOSURE, ZONE VE

Data Essential To Determine Appropriate Rates and Premium:

- Regular Program**

- Flood Zone: VE
- Occupancy: Single-Family Dwelling
- # of Floors: 3 or More Floors
- Basement/Enclosure: Enclosure (< 300 sq. ft., w/o M&E)
- Deductible: \$3,000/\$3,000
- Deductible Factor: .825
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-81
- Elevation Difference: -1
- Flood Proofed Yes/No: No
- Replacement Cost: \$300,000
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$14
- CRS Rating: 9
- CRS Discount: 5%

Determined Rates:

Building: 2.24/2.24

Contents: 1.68/1.68

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50,000	2.24	1,120	200,000	2.24	4,480	-980	250,000	4,620
CONTENTS	20,000	1.68	336	80,000	1.68	1,344	-294	100,000	1,386
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 6,006
							ICC PREMIUM		14
							SUBTOTAL		6,020
							CRS PREMIUM DISCOUNT <u>5%</u>		-301
							SUBTOTAL		5,719
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. _____ SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)							PROBATION SURCHARGE		—
							FEDERAL POLICY FEE		30
							TOTAL PREPAID AMOUNT		5,749

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$5,600 / Contents: \$1,680 |
| 2. Apply Deductible Factor: | Building: .825 x \$5,600 = \$4,620 / Contents: .825 x \$1,680 = \$1,386 |
| 3. Premium Reduction: | Building: \$5,600 - \$4,620 = \$980 / Contents: \$1,680 - \$1,386 = \$294 |
| 4. Subtotal: | \$6,006 |
| 5. Add ICC Premium: | \$14 |
| 6. Subtract CRS Discount: | -\$301 (5%) |
| 7. Subtotal: | \$5,719 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Premium: | \$5,749 |

EXAMPLE 8

REGULAR PROGRAM, POST-FIRM CONSTRUCTION, CONTENTS-ONLY POLICY, ZONE A17

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: A17
- Occupancy: 2-4 Family Dwelling (Renter's Policy)
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$500
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +2
- Flood Proofed Yes/No: No
- Building Coverage: N/A
- Contents Coverage: \$100,000
- ICC Premium: N/A
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: N/A Contents: .38/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	0									
CONTENTS	20,000	.38	76	80,000	.12	96	0	100,000	172	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT ____% SUBTOTAL	172 — 172 — 172
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. _____ SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)							PROBATION SURCHARGE FEDERAL POLICY FEE		— 30	
							TOTAL PREPAID AMOUNT		202	

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: N/A / Contents: \$172 |
| 2. Apply Deductible Factor: | Building: N/A / Contents: 1.000 x \$172 = \$172 |
| 3. Premium Reduction/Increase: | Building: N/A / Contents: \$0 |
| 4. Subtotal: | \$172 |
| 5. Add ICC Premium: | N/A |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$172 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Premium: | \$202 |

EXAMPLE 9

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$5,000/\$5,000 DEDUCTIBLE OPTION, ZONE AO

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: AO
- Occupancy: Non-Residential
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$5,000/\$5,000
- Deductible Factor: .870
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: -1
- Flood Proofed Yes/No: No
- Building Coverage: \$500,000
- Contents Coverage: \$500,000
- ICC Premium: \$4
- CRS Rating: 5
- CRS Discount: 25%

Determined Rates:

Building: .84/.30

Contents: 1.63/.25

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	150,000	.84	1,260	350,000	.30	1,050	-300	500,000	2,010
CONTENTS	130,000	1.63	2,119	370,000	.25	925	-396	500,000	2,648
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 4,658
							ICC PREMIUM 4		
							SUBTOTAL 4,662		
							CRS PREMIUM DISCOUNT <u>25%</u> 1,166		
							SUBTOTAL 3,496		
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							PROBATION SURCHARGE —		
							FEDERAL POLICY FEE 30		
							TOTAL PREPAID AMOUNT 3,526		

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$2,310 / Contents: \$3,044 |
| 2. Apply Deductible Factor: | Building: .870 x \$2,310 = \$2,010 / Contents: .870 x \$3,044 = \$2,648 |
| 3. Premium Reduction: | Building: \$2,310 - \$2,010 = \$300 / Contents: \$3,044 - \$2,648 = \$396 |
| 4. Subtotal: | \$4,662 |
| 5. Add ICC Premium: | \$4 |
| 6. Subtract CRS Discount: | -\$1,166 (25%) |
| 7. Subtotal: | \$3,496 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Premium: | \$3,526 |

EXAMPLE 10

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$500/\$500 DEDUCTIBLE OPTION, ZONE AOB

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: AOB
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +1
- Flood Proofed Yes/No: No
- Building Coverage: \$250,000
- Contents Coverage: \$100,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .25/.06 Contents: .34/.11

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50,000	.25	125	200,000	.06	120	0	250,000	245
CONTENTS	20,000	.34	68	80,000	.11	88	0	100,000	156
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 401
							ICC PREMIUM		4
							SUBTOTAL		405
							CRS PREMIUM DISCOUNT _____%		—
							SUBTOTAL		405
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							PROBATION SURCHARGE		—
							FEDERAL POLICY FEE		30
							TOTAL PREPAID AMOUNT		435

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$245 / Contents: \$156 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$245 = \$245 / Contents: 1.000 x \$156 = \$156 |
| 3. Premium Reduction: | Building: \$0 / Contents: = \$0 |
| 4. Subtotal: | \$405 |
| 5. Add ICC Premium: | \$4 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$405 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Premium: | \$435 |

EXAMPLE 11

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$3,000/\$2,000 DEDUCTIBLE OPTION, ZONE AH

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: AH
- Occupancy: Single-Family Dwelling
- # of Floors: 1 Floor
- Basement/Enclosure: None
- Deductible: \$3,000/\$2,000
- Deductible Factor: .875
- Contents Location: Lowest Floor Above Ground Level
- Date of Construction: Post-FIRM
- Elevation Difference: -1
- Flood Proofed Yes/No: No
- Building Coverage: \$250,000
- Contents Coverage: \$25,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .84/.30 Contents: 1.63/.25

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50,000	.84	420	200,000	.30	600	-127	250,000	893
CONTENTS	20,000	1.63	326	5,000	.25	13	-42	25,000	297
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL 1,190
							ICC PREMIUM 4		
							SUBTOTAL 1,194		
							CRS PREMIUM DISCOUNT <u>.30%</u> -385		
							SUBTOTAL 836		
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____							PROBATION SURCHARGE —		
							FEDERAL POLICY FEE 30		
							TOTAL PREPAID AMOUNT 866		

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$1,020 / Contents: \$339 |
| 2. Apply Deductible Factor: | Building: .875 x \$1,020 = \$893 / Contents: .875 x \$339 = \$297 |
| 3. Premium Reduction: | Building: \$1,020 - \$893 = \$127 / Contents = \$339 - \$297 = \$42 |
| 4. Subtotal: | \$1,190 |
| 5. Add ICC Premium: | \$4 |
| 6. Subtract CRS Discount: | \$358 |
| 7. Subtotal: | \$836 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Premium: | \$866 |

EXAMPLE 12

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$500/\$500 DEDUCTIBLE OPTION, ZONE AHB

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**

- Flood Zone: AHB
- Occupancy: 2-4 Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +3
- Flood Proofed Yes/No: No
- Building Coverage: \$200,000
- Contents Coverage: \$40,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .25/.06 Contents: .34/.11

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	50,000	.25	125	150,000	.06	90	0	200,000	215	
CONTENTS	20,000	.34	68	20,000	.11	22	0	40,000	90	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT _____% SUBTOTAL PROBATION SURCHARGE FEDERAL POLICY FEE TOTAL PREPAID AMOUNT	305 6 311 — 311 — 30 341
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____										

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$215 / Contents: \$90 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$215 = \$215 / Contents: 1.000 x \$90 = \$90 |
| 3. Premium Reduction: | Building: \$0 / Contents: \$0 |
| 4. Subtotal: | \$305 |
| 5. Add ICC Premium: | \$6 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$311 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Premium: | \$341 |

EXAMPLE 13

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$500/\$500 DEDUCTIBLE OPTION, ZONE A (WITH ESTIMATED BFE)

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A
- Occupancy: 2-4 Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Contents Location: Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +6 (with Estimated BFE)
- Flood Proofed Yes/No: No
- Building Coverage: \$140,000
- Contents Coverage: \$70,000
- ICC Premium: \$6
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .32/.08 Contents: .50/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM			
BUILDING	50,000	.32	160	90,000	.08	72	0	140,000	232
CONTENTS	20,000	.50	100	50,000	.12	60	0	70,000	160
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER:		ANNUAL SUBTOTAL 392
							ICC PREMIUM		6
							SUBTOTAL		398
							CRS PREMIUM DISCOUNT _____%		—
							SUBTOTAL		398
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. _____ SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)							PROBATION SURCHARGE		—
							FEDERAL POLICY FEE		30
							TOTAL PREPAID AMOUNT		428

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$232 / Contents: \$160 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$232 = \$232 / Contents: 1.000 x \$160 = \$160 |
| 3. Premium Reduction: | Building: \$0 / Contents = \$0 |
| 4. Subtotal: | \$392 |
| 5. Add ICC Premium: | \$6 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$398 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Premium: | \$428 |

EXAMPLE 14

REGULAR PROGRAM, POST-FIRM, ELEVATION RATED, \$500/\$500 DEDUCTIBLE OPTION, ZONE A (WITHOUT ESTIMATED BFE)

Data Essential To Determine Appropriate Rates and Premium:

- **Regular Program**
- Flood Zone: A
- Occupancy: Single-Family Dwelling
- # of Floors: 2 Floors
- Basement/Enclosure: None
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Contents Location: Lowest Floor Above Ground Level and Higher Floors
- Date of Construction: Post-FIRM
- Elevation Difference: +5 (without Estimated BFE)
- Flood Proofed Yes/No: No
- Building Coverage: \$135,000
- Contents Coverage: \$60,000
- ICC Premium: \$4
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .36/.10 Contents: .62/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	50,000	.36	180	85,000	.10	85	0	135,000	265	
CONTENTS	20,000	.62	124	40,000	.12	48	0	60,000	172	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER:		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT _____% SUBTOTAL	437 6 443 — 443
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. _____ SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)							PROBATION SURCHARGE FEDERAL POLICY FEE		— 30	
							TOTAL PREPAID AMOUNT		473	

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$265 / Contents: \$172 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$265 = \$265 / Contents: 1.000 x \$172 = \$172 |
| 3. Premium Reduction: | Building: \$0 / Contents: \$0 |
| 4. Subtotal: | \$437 |
| 5. Add ICC Premium: | \$6 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$443 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$30 |
| 10. Total Prepaid Premium: | \$473 |

- For high-rise condominiums, the building basic amount of insurance is \$150,000.
- The contents basic limit amount of insurance is \$20,000.
- For condominium unit owners who have insured their personal property under the Dwelling Form or General Property Form, coverage extends to interior walls, floor, and ceiling (if not covered under the condominium association's insurance) up to 10 percent of the personal property limit of liability. Use of this coverage is at the option of the insured and reduces the personal property limit of liability.

C. Replacement Cost and Coinsurance

Replacement cost coverage is available for building coverage only on all RCBAP and all Dwelling Policies meeting eligibility requirements. Co-insurance penalties are applied for *building coverage* only. To the extent the insured has not purchased insurance in an amount equal to the lesser of 80 percent or more of the full replacement cost of the building at the time of loss or the maximum amount of insurance under the NFIP, the insured will not be reimbursed fully for a loss. Building coverage purchased under individual Dwelling Policies cannot be added to RCBAP coverage in order to avoid the coinsurance penalty. The amount of loss in this case will be determined by using the following formula:

Insurance Carried X Amount of Loss = Limit of Recovery
Insurance Required

Where the penalty applies, building loss under the RCBAP will be adjusted based on the Replacement Cost Coverage with a coinsurance penalty. Building loss under the Dwelling Form will be adjusted on an Actual Cash Value (ACV) basis if the Replacement Cost provision is not met. The cost of bringing the building into compliance with local codes (law and ordinance) is not included in the calculation of replacement cost.

D. Assessment Coverage

The RCBAP does not provide assessment coverage.

Assessment coverage is available only under the Dwelling Policy form subject to the conditions and exclusions found in Section III. Property Covered, Coverage C, paragraph 3 – Condominium Loss Assessments. The Dwelling Policy form will respond, up to the building coverage limit, to assessments against unit owners for damages to common areas of any building owned by the

condominium association, even if the building is not insured, provided that: (1) each of the unit owners comprising the membership of the association is assessed by reason of the same cause; and (2) the assessment arises out of a direct physical loss by or from flood to the condominium building at the time of the loss. Assessment coverage has a maximum combined total limit of \$250,000 per unit. This combined total limit covers loss to the unit and any assessment by the association.

Assessment coverage cannot be used to meet the 80-percent coinsurance provision of the RCBAP, and does not apply to ICC coverage or to coverage for closed basin lakes.

V. DEDUCTIBLES AND FEES

A. Deductibles

The loss deductible shall apply separately to each building and personal property covered loss including any appurtenant structure loss.

The Standard Deductible is \$1,000 for a residential condominium building, located in a Regular Program Community in Special Flood Hazard Areas, i.e., Zones A, AO, AH, A1-A30, AE, AR, AR dual zones (AR/AE, AR/AH, AR/AO, AR/A1-A30, AR/A), V, V1-V30, or VE, where the rates available for buildings built before the effective date of the initial Flood Insurance Rate Map (FIRM), Pre-FIRM rates, are used to compute the premium.

For all policies rated other than those described above, e.g., those rated as Post-FIRM and those rated in Zones A99, B, C, D, or X, the Standard Deductible is \$500.

Optional deductible amounts are available under the RCBAP.

B. Expense Constant

The Expense Constant formerly charged on new and renewal RCBAPs (and other policies) was eliminated effective May 1, 2003.

C. Federal Policy Fee

The following are the Federal Policy Fees for the RCBAP:

1 unit	- \$ 30.00 per policy
2-4 units	- \$ 60.00 per policy
5-10 units	- \$150.00 per policy
11-20 units	- \$330.00 per policy
21 or more	- \$630.00 per policy

VI. TENTATIVE RATES AND SCHEDULED BUILDINGS

Tentative Rates cannot be applied to the RCBAP. The Scheduled Building Policy is not available for the RCBAP.

VII. COMMISSIONS (DIRECT BUSINESS ONLY)

The commission, 15 percent, will be reduced to 5 percent on only that portion of the premium that exceeds the figure resulting from multiplying the total number of units times \$2,000.

VIII. CANCELLATION OR ENDORSEMENT OF EXISTING UNIT OWNERS' DWELLING POLICIES

Unit owner's Dwelling Policies may be cancelled mid-term for the reasons mentioned in the Cancellation/Nullification section of the manual. To cancel building coverage while retaining contents coverage on a unit owner's policy, submit a General Change Endorsement form. In the event of a cancellation:

- The commission on a unit owner's policy will be retained, in full, by the producer,
- The Expense Constant, Federal Policy Fee, and Probation Surcharge will be refunded on a pro rata basis, and
- The premium refund will be calculated on a pro rata basis.

An existing Dwelling Policy or RCBAP may be endorsed to increase amounts of coverage in accordance with Endorsement rules. They may not be endorsed mid-term to reduce coverage.

IX. APPLICATION FORM

The producer should complete the entire Application according to the directions in the Application section and attach two new photographs of the building, one of which clearly shows the location of the lowest floor used for rating the risk.

A. Type of Building

For an RCBAP, the Application form must indicate the total number of units in the building and whether the building is a high rise or low rise.

High-rise (vertical) condominium buildings are defined as containing at least five units, and

having at least three floors. Note that an enclosure below an elevated floor building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to classify the building as a high-rise condominium building.

Low-rise condominium buildings are defined as having less than five units and/or less than three floors. In addition, low-rise also includes all townhouses/rowhouses regardless of the number of floors or units, and all detached single family buildings.

For a Dwelling Policy used to insure a condominium unit, or for a Condominium Association Policy, see the Application Section.

B. Replacement Cost Value

For an RCBAP, provide the Replacement Cost Value (RCV) for the building, including the cost of the foundation. For an RCBAP, attach the appropriate valuation to the Application.

Acceptable documentation of a building's RCV is a recent property inspection report that states the building's value on an RCV basis. The cost of the building's foundation must be included in determining the RCV. The cost of bringing the building into compliance with local codes (law and ordinance) is not to be included in the calculation of the building's replacement cost. To maintain reasonable accuracy of the RCV for the building, the agent must update this information at least every 3 years.

C. Coverage

Ensure the Application form accurately reflects the desired amount of building and contents coverage.

If only building insurance is to be purchased, be sure to notify the applicant of the availability of contents insurance for contents that are commonly owned. It is recommended that the applicant initial the contents coverage section if no contents insurance is requested. (This will make the applicant aware that the policy will not provide payment for contents losses.)

1. Building

Enter the amount of insurance for building, Basic and Additional Limits. Enter full Basic Limits before entering any Additional Limits. The building Basic Limit amount of insurance for high-rise condominium buildings is up to a maximum of \$150,000.

The building Basic Limit amount of insurance for low-rise condominium buildings is \$50,000 multiplied by the number of units in the building. The total amount of coverage desired on the entire building must not exceed \$250,000 (Regular Program limit) times the total number of units (residential and nonresidential) in the building.

2. Contents

Since the Program type must be Regular, enter the amount of insurance for contents, Basic and Additional Limits. Enter full Basic Limits before any Additional Limits. Contents coverage is only for those contents items that are commonly owned. For the Basic Limits amount of insurance, up to a maximum of \$20,000 may be filled in. For the Additional Limits, up to a total of \$80,000 may be filled in. The total amount of insurance available for contents coverage cannot exceed \$100,000.

D. Rates and Fees

1. To determine rates, see the RCBAP Rate Tables on the following pages. Enter the

rate for building and for contents and compute the annual premium. If an optional deductible has been selected for building and/or contents, see page CONDO 22.

2. Enter the total premium for building and contents, adjusted for any premium change because of an optional deductible being selected. The total premium will be calculated as if the building were one unit.
3. Add the total premium for building and contents and enter the Annual Subtotal.
4. Add the ICC premium.
5. Calculate the CRS discount, if applicable.
6. Subtract the CRS discount, if applicable.
7. Add the \$50.00 Probation Surcharge, if applicable.
8. Add the Federal Policy Fee to determine the Total Prepaid Amount.

TABLE 3A. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

BUILDING

BUILDING TYPE	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
No Basement/Enclosure	.85/.14	1.08/.34	.90/.04	.90/.04	.87/.19
With Basement	.90/.23	1.15/.81	1.15/.06	1.15/.06	SUBMIT FOR RATE
With Enclosure	.90/.14	1.15/.34	.90/.04	.90/.04	

CONTENTS

CONTENTS LOCATION	REGULAR PROGRAM PRE-FIRM ¹			REGULAR PROGRAM POST-FIRM	
	A, A1-A30, AE, AO, AH, D	V, VE	A99, B, C, X	A99, B, C, X	D
Basement and above	.96/.50	1.23/1.33	1.26/.46	1.26/.46	SUBMIT FOR RATE
Enclosure and above	.96/.60	1.23/1.58	1.26/.51	1.26/.51	
Lowest floor only- above ground level	.96/.60	1.23/1.58	.94/.48	.94/.48	.96/.60
Lowest floor above ground level and higher floors	.96/.41	1.23/1.39	.94/.25	.94/.25	.96/.41
Above ground level more than 1 full floor	.35/.12	.47/.29	.35/.12	.35/.12	.35/.12

BUILDING—A1-A30, AE · POST-FIRM

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.33/.03	.33/.03
+3	.34/.03	.34/.03
+2	.35/.03	.35/.03
+1	.62/.04	.44/.04
0	1.17/.04	1.05/.04
-1 ²	3.73/.14	2.10/.11
-2	SUBMIT FOR RATE	

CONTENTS—A1-A30, AE · POST-FIRM

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.59/.12	.41/.12	.38/.12	.35/.12
0	1.10/.12	.72/.12	.40/.12	.35/.12
-1 ²	3.01/.75	1.78/.58	.48/.12	.35/.12
-2	SUBMIT FOR RATE			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Use Submit-for-Rate guidelines if either the enclosure below the lowest elevated floor of an elevated building or the crawl space (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

TABLE 3B. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

AO, AH POST-FIRM NO BASEMENT/ENCLOSURE BUILDINGS¹

	BUILDING	CONTENTS
WITH CERTIFICATE OF COMPLIANCE ²	.34/.04	.34/.11
WITHOUT CERTIFICATE OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ³	.94/.06	.97/.20

**POST-FIRM
UNNUMBERED A-ZONE - WITHOUT BASEMENT/ENCLOSURE¹**

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS⁴	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.70/.05	.62/.12	NO ESTIMATED BASE FLOOD ELEVATION ⁵
+2 TO +4	1.05/.05	.82/.17	
+1	1.74/.11	1.40/.63	
0 OR BELOW	***	***	
+2 OR MORE	.61/.04	.50/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁶
0 TO +1	.88/.05	.72/.15	
-1	3.55/.14	2.08/.67	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	4.60/1.06	2.61/1.00	NO ELEVATION CERTIFICATE

¹Zones A, AO, or AH buildings with basement/enclosure--Submit for Rating.

²"With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

³"Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

⁴For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

⁵NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁶WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

*****SUBMIT FOR RATING.**

TABLE 3C. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

AR AND AR DUAL ZONES

BUILDING

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

BUILDING TYPE	RATES
No Basement/Enclosure	.90/.04
With Basement	1.15/.06
With Enclosure	.90/.04

CONTENTS

PRE-FIRM^{1,2} AND POST-FIRM³ NOT ELEVATION-RATED

CONTENTS LOCATION	RATES
Basement and above	1.26/.46
Enclosure and above	1.26/.51
Lowest floor only- above ground level	.94/.48
Lowest floor above ground level and higher floors	.94/.25
Above ground level more than 1 full floor	.35/.12

BUILDING

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
+4	.33/.03	.33/.03
+3	.34/.03	.34/.03
+2	.35/.03	.35/.03
+1	.62/.04	.44/.04
0	.90/.04	1.05/.04
-1 ⁴	See Footnote	

CONTENTS

PRE-FIRM AND POST-FIRM ELEVATION-RATED

ELEVATION	LOWEST FLOOR ONLY- ABOVE GROUND LEVEL (NO BSMNT./ENCL.)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER (NO BSMNT./ENCL.)	BASEMENT/ ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.59/.12	.41/.12	.38/.12	.35/.12
0	1.10/.12	.72/.12	.40/.12	.35/.12
-1 ⁴	See Footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$1,000.

³Base deductible is \$500.

⁴Use Pre-FIRM AR and AR Dual Zones Rate Table above.

TABLE 3D. RCBAP HIGH-RISE CONDOMINIUM RATES
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²

FIRM ZONES V1-V30, VE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE	
	3 OR MORE FLOORS NO BASEMENT/ENCLOSURE	3 OR MORE FLOORS WITH BASEMENT/ENCLOSURE
0 ³	2.23/.11	2.13/.11
-1 ⁴	6.54/.41	3.42/.31
-2	***	***

1975-1981 POST-FIRM CONSTRUCTION
FIRM ZONES V1-V30, VE--CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY--ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL--MORE THAN ONE FULL FLOOR
0 ³	2.94/.41	1.92/.45	1.08/.50	.55/.25
-1 ⁴	6.47/3.14	3.82/2.43	1.27/.50	.55/.25
-2	***	***	***	***

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post-'81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19-20.

³These rates are to be used if the lowest floor of the building is at or above the BFE.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

*****SUBMIT FOR RATING.**

REGULAR PROGRAM 1975-1981 POST-FIRM CONSTRUCTION¹
UNNUMBERED V ZONE--ELEVATED BUILDINGS

SUBMIT FOR RATING

TABLE 4A. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- PRE-FIRM CONSTRUCTION RATES ¹

FIRM ZONES:		A, A1-A30, AE, AO, AH, D		V, VE		A99, B, C, X	
		BUILDING	CONTENTS	BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.70/.32	.96/.60	.93/.85	1.23/1.58	.52/.14	.94/.25
	WITH BASEMENT	.75/.40	.96/.50	1.00/1.48	1.23/1.33	.60/.20	1.12/.38
	WITH ENCLOSURE	.75/.46	.96/.52	1.00/1.61	1.23/1.58	.60/.22	1.12/.43

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION RATES

FIRM ZONES:		A99, B, C, X		D	
		BUILDING	CONTENTS	BUILDING	CONTENTS
BUILDING TYPE	NO BASEMENT/ENCLOSURE	.52/.14	.94/.25	.70/.32	.96/.55
	WITH BASEMENT	.60/.20	1.12/.38	***	***
	WITH ENCLOSURE	.60/.22	1.12/.43		
FIRM ZONES:		AO, AH (NO BASEMENT/ENCLOSURE BUILDINGS ONLY) ²			
		BUILDING		CONTENTS	
WITH CERTIFICATION OF COMPLIANCE (AOB, AHB) ³		.19/.06		.34/.11	
WITHOUT CERTIFICATION OF COMPLIANCE OR WITHOUT ELEVATION CERTIFICATE ⁴		.71/.17		.97/.20	

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM). If FIRM Zone is unknown, use rates for Zones A, AE, AO, AH, D.

²Zones AO, AH BUILDINGS WITH BASEMENT: Submit for Rating.

³"With Certification" rates are to be used when the Elevation Certificate shows that the lowest floor elevation is equal to or greater than the community's elevation requirement.

⁴"Without Certification" rates are to be used only on Post-FIRM structures without an Elevation Certificate or when the Elevation Certificate shows that the lowest floor elevation of a Post-FIRM structure is less than the community's elevation requirement.

***SUBMIT FOR RATING.

TABLE 4B. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

REGULAR PROGRAM -- POST-FIRM CONSTRUCTION

FIRM ZONES A1-A30, AE -- BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.24/.08	.18/.08	.18/.08
+1	.43/.08	.25/.08	.19/.08
0	.74/.08	.48/.08	.39/.08
-1 ²	1.87/.76	1.58/.70	.94/.47
-2	***	***	***

FIRM ZONES A1-A30, AE -- CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE ¹	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.59/.12	.41/.12	.38/.12	.35/.12
0	1.10/.12	.72/.12	.40/.12	.35/.12
-1 ²	3.01/.75	1.78/.58	.48/.12	.35/.12
-2	***	***	***	.35/.12

¹If LF is -1 because of attached garage, submit application for special consideration; rate may be lower.

²Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building or if the crawl space (under-floor space) that has its interior floor within 2 feet below grade on all sides, which is used for rating, is 1 or more feet below BFE.

*****SUBMIT FOR RATING.**

TABLE 4C. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)

UNNUMBERED ZONE A - WITHOUT BASEMENT/ENCLOSURE¹

ELEVATION DIFFERENCE TO NEAREST FOOT	BUILDING	CONTENTS ²	TYPE OF ELEVATION CERTIFICATE
+5 OR MORE	.30/.10	.62/.12	NO ESTIMATED BASE FLOOD ELEVATION ³
+2 TO +4	.69/.12	.82/.17	
+1	1.27/.56	1.40/.63	
0 OR BELOW	***	***	
+2 OR MORE	.24/.08	.50/.12	WITH ESTIMATED BASE FLOOD ELEVATION ⁴
0 TO +1	.48/.10	.72/.15	
-1	1.74/.67	1.76/.74	
-2 OR BELOW	***	***	
NO ELEVATION CERTIFICATE	2.20/1.15	2.54/1.00	NO ELEVATION CERTIFICATE

¹Zone A building with basement (including crawl space below grade on all sides) or enclosure--Submit for Rating.

²For elevation rated policies, when contents are located one floor or more above lowest floor used for rating, use .35/.12.

³NO ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the highest adjacent grade next to the building.

⁴WITH ESTIMATED BASE FLOOD ELEVATION: Elevation difference is the measured distance between the lowest floor of the building and the estimated BFE provided by the community or registered professional engineer, surveyor, or architect.

*****SUBMIT FOR RATING.**

**TABLE 4D. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

AR AND AR DUAL ZONES

**REGULAR PROGRAM – PRE-FIRM^{1,2} AND
POST-FIRM³ NOT ELEVATION-RATED RATES**

BUILDING TYPE	BUILDING	CONTENTS
NO BASEMENT	.52/.14	.94/.25
WITH BASEMENT	.60/.20	1.12/.38
WITH ENCLOSURE	.60/.22	1.12/.43

REGULAR PROGRAM — PRE-FIRM AND POST-FIRM ELEVATION-RATED RATES

BUILDING RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
+4	.18/.08	.18/.08	.18/.08
+3	.18/.08	.18/.08	.18/.08
+2	.24/.08	.19/.08	.18/.08
+1	.43/.08	.25/.08	.19/.08
0	.52/.14	.48/.08	.39/.08
-1 ⁴	See Footnote		

CONTENTS RATES

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL- MORE THAN ONE FULL FLOOR
+4	.38/.12	.38/.12	.38/.12	.35/.12
+3	.38/.12	.38/.12	.38/.12	.35/.12
+2	.38/.12	.38/.12	.38/.12	.35/.12
+1	.59/.12	.41/.12	.38/.12	.35/.12
0	1.10/.12	.72/.12	.40/.12	.35/.12
-1 ⁴	See Footnote			

¹Start of construction or substantial improvement on or before 12/31/74, or before the effective date of the initial Flood Insurance Rate Map (FIRM).

²Base deductible is \$1,000.

³Base deductible is \$500.

⁴Use Pre-FIRM AR and AR Dual Zones Rate Table above.

**TABLE 4E. RCBAP LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE
(Basic/Additional)**

**REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²
FIRM ZONES V1-V30, VE -- BUILDING RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	BUILDING TYPE		
	ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR NO BASEMENT/ENCLOSURE	MORE THAN ONE FLOOR WITH BASEMENT/ENCLOSURE
0 ³	1.83/.34	1.46/.34	1.26/.34
-1 ⁴	3.99/2.08	3.65/2.08	2.56/1.88
-2	***	***	***

**REGULAR PROGRAM -- 1975-1981¹ -- POST-FIRM CONSTRUCTION²
FIRM ZONES V1-V30, VE -- CONTENTS RATES**

ELEVATION OF LOWEST FLOOR ABOVE OR BELOW BFE	CONTENTS LOCATION			
	LOWEST FLOOR ONLY - ABOVE GROUND LEVEL (NO BASEMENT/ENCLOSURE)	LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS (NO BASEMENT/ENCLOSURE)	BASEMENT/ENCLOSURE AND ABOVE	ABOVE GROUND LEVEL - MORE THAN ONE FULL FLOOR
0 ³	2.94/.41	1.92/.45	1.08/.50	.55/.25
-1 ⁴	6.47/3.14	3.82/2.43	1.27/.50	.55/.25
-2	***	***	***	.55/.25

**REGULAR PROGRAM -- 1975-1981 -- POST-FIRM CONSTRUCTION²
UNNUMBERED V ZONE -- ELEVATED BUILDINGS**

SUBMIT FOR RATING

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²For 1981 Post-FIRM construction rating, refer to pages CONDO 19 and 20.

³These rates are to be used if the lowest floor of the building is at or above the BFE.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

***SUBMIT FOR RATING.

**TABLE 5A. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

**Elevated Buildings Free of Obstruction² Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site³	Building Rate	Contents Rate
+4 or more	.49	.40
+3	.59	.40
+2	.74	.53
+1	1.07	.85
0	1.38	1.27
-1	1.82	1.76
-2	2.40	2.40
-3	3.18	3.25
-4 or lower	***	***

Rates above are only for elevated buildings. **Use *Specific Rating Guidelines* for non-elevated buildings.**

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²Free of Obstructions—The space below the lowest floor must be completely free of obstructions or any attachment to the building or may have:

- (1) Insect screening (provided that no additional supports are required for the screening), or
- (2) Open wood constructed lattice "breakaway walls" (at least 40 percent of the lattice construction must be open). These walls must be designed and installed to collapse under stress without jeopardizing the structural support of the building so that the impact on the building by abnormally high tides or wind-driven water is minimized.

³Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

*****SUBMIT FOR RATING.** Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until FEMA has approved the Application and established the risk premium for the building.

**TABLE 5B. RCBAP HIGH-RISE AND LOW-RISE CONDOMINIUM RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V1-V30, VE ZONE RATES¹

**Elevated Buildings With Obstruction² Below the
Beam Supporting the Building's Lowest Floor**

Elevation of the bottom of the floor beam of the lowest floor above or below Base Flood Elevation adjusted for wave height at building site³	Building Rate	Contents Rate
+4 or more	.90	.50
+3	.99	.50
+2	1.13	.62
+1	1.40	.97
0	1.71	1.36
-1 ⁴	2.17	1.84
-2 ⁴	2.78	2.49
-3 ⁴	3.56	3.34
-4 or lower ⁴	***	***

¹Policies for 1975 through 1981 Post-FIRM and Pre-FIRM buildings in Zones VE and V1-V30 will be allowed to use the Post- '81 V Zone rate table if the rates are more favorable to the insured. See instructions on page RATE 23 for V Zone Optional Rating.

²With Obstruction -- The space below has an area of less than 300 square feet with breakaway solid walls or contains equipment below the BFE. If the space below has an area of 300 square feet or more or if any portion of the space below the elevated floor is enclosed with non-breakaway walls, submit for rating.

³Wave height adjustment is not required in those cases where the Flood Insurance Rate Map indicates that the map includes wave height.

⁴Use Submit-for-Rate guidelines if the enclosure below the lowest elevated floor of an elevated building, which is used for rating, is 1 or more feet below BFE.

■ *****SUBMIT FOR RATING.** Include a copy of the variance, a recent photograph and blueprints (including a site grading plan if ocean front) with the Application, and a post-construction (or pre-construction if builder's risk) Elevation Certificate. Do **not** submit any premium with the application. No applicant for insurance on Post-FIRM construction or substantial improvement for which asterisks are shown (there is no risk premium rate) in the *Flood Insurance Manual* can obtain flood coverage until FEMA has approved the Application and established the risk premium for the building.

**TABLE 5C. RCBAP HIGH-RISE AND LOW-RISE BUILDING RATES
(Including Townhouse/Rowhouse)
ANNUAL RATES PER \$100 OF COVERAGE**

1981 POST-FIRM V ZONE RATES

SUBMIT FOR RATING

X. CONDOMINIUM RATING EXAMPLES

TABLE OF CONTENTS

<u>EXAMPLE</u>		<u>PAGE</u>
Example 1	Pre-FIRM, Low-rise, with Enclosure, Coinsurance Penalty, Zone A.....	CONDO 24 ■
Example 2	Pre-FIRM, Low-rise, No Basement/Enclosure, Zone AE.....	CONDO 25 ■
Example 3	Post-FIRM, Low-rise, Coinsurance Penalty, Zone AE.....	CONDO 26 ■
Example 4	Post-FIRM, Low-rise, Standard Deductible, Zone AE.....	CONDO 27 ■
Example 5	Pre-FIRM, High-rise, Standard Deductible, Coinsurance Penalty, Zone A.....	CONDO 28 ■
Example 6	Pre-FIRM, High-rise, Basement, Maximum Discount, Zone AE.....	CONDO 29 ■
Example 7	Post-FIRM, High-rise, Standard Deductible, Zone AE.....	CONDO 30 ■
Example 8	Pre-FIRM, High-rise, Enclosure, Maximum Discount, Coinsurance Penalty, Zone AE	CONDO 31 ■

CONDOMINIUM RATING EXAMPLE 1

PRE-FIRM, LOW-RISE, WITH ENCLOSURE, COINSURANCE PENALTY, ZONE A

Regular Program

- Building Coverage: \$140,000
- Contents Coverage: \$100,000
- Condominium Type: Low-rise
- Flood Zone: A
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 3 Floors Including Enclosure
- Deductible: \$2,000/\$1,000
- Deductible Factor: .980
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .75/.46 Contents: .96/.52

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE PREM. REDUCTION/ INCREASE	BASIC AND ADDITIONAL TOTAL AMOUNT OF INSURANCE	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM				
BUILDING	140,000	.75	1,050	0	.46	0	-21	140,000	1,029	
CONTENTS	20,000	.96	192	80,000	.52	416	-12	100,000	596	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT _____% SUBTOTAL	1,625 75 1,700 1,700
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE(MM/DD/YY) _____							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		150	
							TOTAL PREPAID AMOUNT		1,850	

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$1,050 / Contents: \$608
2. Apply Deductible Factor: Building: .980 x \$1,050 = \$1,029 / Contents: .980 x \$608 = \$596
3. Premium Reduction: Building: \$1,050 - \$1,029 = \$21 / Contents: \$608 - \$596 = \$12
4. Subtotal: \$1,625
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$1,700
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$150
10. Total Prepaid Premium: \$1,850

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Claim Payment is determined as follows:

$$\frac{(\text{Insurance Carried})}{(\text{Insurance Required})} \times (\text{Amount of Loss}) = (\text{Limit of Recovery})$$

$$\frac{140,000}{480,000} \times 100,000 = 29,167 - \text{Less Deductible}$$

(Coinsurance Penalty applies because minimum insurance amount of \$480,000 was not met.)

CONDOMINIUM RATING EXAMPLE 2

PRE-FIRM, LOW-RISE, NO BASEMENT/ENCLOSURE, ZONE AE

Regular Program

- Building Coverage: \$480,000
- Contents Coverage: \$50,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Pre-FIRM
- Building Type: 1 Floor, No Basement
- Deductible: \$500/\$500
- Deductible Factor: 1.015
- Replacement Cost: \$600,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .70/.32 Contents: .96/.60

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	300,000	.70	2,100	180,000	.32	576	+40	480,000	2,716
CONTENTS	20,000	.96	192	30,000	.60	180	+6	50,000	378
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED)						ANNUAL SUBTOTAL		3,094	
<input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING						PAYMENT OPTION:			
						<input type="checkbox"/> CREDIT CARD			
						<input type="checkbox"/> OTHER: _____			
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						ICC PREMIUM		75	
						SUBTOTAL		3,169	
						CRS PREMIUM DISCOUNT _____%		—	
SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MM/DD/YY) _____						SUBTOTAL		3,169	
						PROBATION SURCHARGE		—	
						FEDERAL POLICY FEE		150	
						TOTAL PREPAID AMOUNT		3,319	

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$2,676 / Contents: \$372
2. Apply Deductible Factor: Building: 1.015 x \$2,676 = \$2,716 / Contents: 1.015 x \$372 = \$378
3. Premium Increase: Building: \$2,716 - \$2,676 = \$40 / Contents: \$378 - \$372 = \$6
4. Subtotal: \$3,094
5. Add ICC Premium: \$75
6. Subtract CRS Discount: N/A
7. Subtotal: \$3,169
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$150
10. Total Prepaid Premium: \$3,319

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinurance Penalty does not apply since minimum insurance amount of 80% was met.

5

5

Building: .25/.08 Contents: .41/.12

1. Multiply Rate x \$100 of Coverage:	Building: \$1,790 / Contents: \$178
2. Apply Deductible Factor:	Building: 1.000 x \$1,790 = \$1,790 / Contents: 1.000 x \$178 = \$178
3. Premium Reduction/Increase:	Building: \$0 / Contents: \$0
4. Subtotal:	\$1,968
5. Add ICC Premium:	\$6
6. Subtract CRS Discount:	N/A
7. Subtotal:	\$1,974
8. Probation Surcharge:	N/A
9. Add Federal Policy Fee:	\$330
10. Total Prepaid Premium:	\$2,304

(Coinsurance Penalty applies because minimum insurance amount of \$896,000 was not met.)

- Building Coverage: \$600,000
- Contents Coverage: \$15,000
- Condominium Type: Low-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 6
- Date of Construction: Post-FIRM
- Building Type: 3 Floors, Townhouse, No Basement/Enclosure
- Deductible: \$500/\$500
- Deductible Factor: 1.000
- Replacement Cost: \$600,000
- Elevation Difference: +2
- 80% Coinsurance Amount: \$480,000
- ICC Premium: \$6 (\$30,000 Coverage)
- CRS Rating: N/A
- CRS Discount: N/A

Determined Rates:

Building: .18/.08

Contents: .38/.12

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	300,000	.18	540	300,000	.08	240	0	600,000	780	
CONTENTS	15,000	.38	57	0	.12		0	15,000	57	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING						PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL		837
								ICC PREMIUM		6
						SUBTOTAL		843		
						CRS PREMIUM DISCOUNT _____%		—		
						SUBTOTAL		843		
						THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. _____ SIGNATURE OF INSURANCE AGENT/BROKER				
FEDERAL POLICY FEE		150								
TOTAL PREPAID AMOUNT		993								
_____ DATE (MM/DD/YY)										

Premium Calculation:

- | | |
|---------------------------------------|---|
| 1. Multiply Rate x \$100 of Coverage: | Building: \$780 / Contents: \$57 |
| 2. Apply Deductible Factor: | Building: 1.000 x \$780 = \$780 / Contents: 1.000 x \$57 = \$57 |
| 3. Premium Reduction/Increase: | Building: \$0 / Contents: \$0 |
| 4. Subtotal: | \$837 |
| 5. Add ICC Premium: | \$6 |
| 6. Subtract CRS Discount: | N/A |
| 7. Subtotal: | \$843 |
| 8. Probation Surcharge: | N/A |
| 9. Add Federal Policy Fee: | \$150 |
| 10. Total Prepaid Premium: | \$993 |

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinsurance Penalty does not apply since the minimum insurance amount of 80% was met.

Building: .85/.14 Contents: .96/.41

May 1, 2004

CONDOMINIUM RATING EXAMPLE 6

PRE-FIRM, HIGH-RISE, BASEMENT, MAXIMUM DISCOUNT, ZONE AE

Regular Program

- Building Coverage: \$3,000,000
- Contents Coverage: \$100,000
- Condominium Type: High-rise
- Flood Zone: AE
- Occupancy: Other Residential
- # of Units: 50
- Date of Construction: Pre-FIRM
- Building Type: 3 or More Floors, including Basement
- Deductible: \$5,000/\$5,000
- Deductible Factor: .920 (Maximum Total Discount of \$276 applies)
- Replacement Cost: \$3,750,000
- Elevation Difference: N/A
- 80% Coinsurance Amount: \$3,000,000
- ICC Premium: \$75 (\$30,000 Coverage)
- CRS Rating: 8
- CRS Discount: 10%

Determined Rates:

Building: .90/.23 Contents: .96/.50

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM	
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE		
BUILDING	150,000	.90	1,350	2,850,000	.23	6,555	-276	3,000,000	7,629	
CONTENTS	20,000	.96	192	80,000	.50	400	0	100,000	592	
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING							PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL ICC PREMIUM SUBTOTAL CRS PREMIUM DISCOUNT <u>10%</u> SUBTOTAL	8,221 75 8,296 -830 7,466
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. _____ SIGNATURE OF INSURANCE AGENT/BROKER DATE (MM/DD/YY)							PROBATION SURCHARGE		—	
							FEDERAL POLICY FEE		630	
							TOTAL PREPAID AMOUNT		8,096	

Premium Calculation:

1. Multiply Rate x \$100 of Coverage: Building: \$7,905 / Contents: \$592
2. Apply Deductible Factor: Building: .920 x \$7,905 = \$7,273 / Contents: .920 x \$592 = \$545
3. Premium Reduction: Building: \$276 (maximum discount since \$7,705 - \$7,273 = \$632 exceeds the maximum) / Contents: \$0
4. Subtotal: \$8,221
5. Add ICC Premium: \$75
6. Subtract CRS Discount: -\$830 (10%)
7. Subtotal: \$7,466
8. Probation Surcharge: N/A
9. Add Federal Policy Fee: \$630
10. Total Prepaid Premium: \$8,096

CLAIMS ADJUSTMENT WITH COINSURANCE PROVISION

Coinurance Penalty does not apply since the minimum insurance amount of 80% was met.

NOTE: The NFIP accepts premium only in whole dollars. If the discount for an optional deductible does not result in a whole dollar premium, round up if 50¢ or more; round down if less. Always submit gross premium.

Regular Program

- Determined Rates:**

COVERAGE	BASIC LIMITS			ADDITIONAL LIMITS (REGULAR PROGRAM ONLY)			DEDUCTIBLE	BASIC AND ADDITIONAL	TOTAL PREMIUM
	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	AMOUNT OF INSURANCE	RATE	ANNUAL PREMIUM	PREM. REDUCTION/ INCREASE	TOTAL AMOUNT OF INSURANCE	
BUILDING	150,000	1.17	1,755	11,850,000	.04	4,740	0	12,000,000	6,495
CONTENTS	15,000	.72	108	0	.12		0	15,000	108
RATE TYPE: (ONE BUILDING PER POLICY—BLANKET COVERAGE NOT PERMITTED) <input type="checkbox"/> MANUAL <input type="checkbox"/> SUBMIT FOR RATING <input type="checkbox"/> ALTERNATIVE <input type="checkbox"/> V-ZONE RISK RATING FORM <input type="checkbox"/> MORTGAGE PORTFOLIO PROTECTION PROGRAM <input type="checkbox"/> PROVISIONAL RATING					PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		ANNUAL SUBTOTAL		6,603
							ICC PREMIUM		6
							SUBTOTAL		6,609
							CRS PREMIUM DISCOUNT <u>5%</u>		-330
							SUBTOTAL		6,279
THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.							PROBATION SURCHARGE		—
							FEDERAL POLICY FEE		630
							TOTAL PREPAID AMOUNT		6,909
SIGNATURE OF INSURANCE AGENT/BROKER							DATE (MM/DD/YY)		

1. Multiply Rate x \$100 of Coverage:	Building: \$6,495 / Contents: \$108
2. Apply Deductible Factor:	Building: 1.000 x \$6,495 = \$6,495 / Contents: 1.000 x \$108 = \$108
3. Premium Reduction/Increase:	Building: \$0 / Contents: \$0
4. Subtotal:	\$6,603
5. Add ICC Premium:	\$6
6. Subtract CRS Discount:	- \$330 (5%)
7. Subtotal:	\$6,279
8. Probation Surcharge:	N/A
9. Add Federal Policy Fee:	\$630
10. Total Prepaid Premium:	\$6,909

May 1, 2004

May 1, 2004

LOWEST FLOOR GUIDE

I. USING THE LOWEST FLOOR GUIDE

This section is to be used as a guide for identifying the lowest floor for rating buildings being considered for coverage under the National Flood Insurance Program. The comments accompanying each building drawing provided in this section will assist the producer in developing the proper rate for the building. Some special considerations to keep in mind are:

- Buildings constructed prior to publication of the initial Flood Insurance Rate Map (Pre-FIRM) can, at the option of the insured, be elevation rated using Post-FIRM rates. The insured may select the more advantageous rate.
- An elevated building with an enclosure below the elevated floor with proper openings in the enclosure can be rated using the elevated floor as the lowest floor. (For elevated buildings with proper openings in the enclosure, the application should indicate "No" for enclosure.) This rule applies to buildings in Zones A, A1-A30, AE, AO, AH, AR, and AR Dual.

All enclosures (including an elevator shaft or a crawl space) below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. A minimum of two openings, with positioning on at least two walls, having a total net area of not less than 1 square inch for every square foot of enclosed area must be provided. The bottom of all openings must be no higher than 1 foot above the grade underneath the openings.

- As an alternative to the proper openings described above, a registered professional engineer or architect may certify that the openings are designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. For acceptable certifications, refer to FEMA Technical Bulletin 1-93, "Openings in Foundation Walls."
- An Elevation Certificate is required if the building is Post-FIRM and located in a Special Flood Hazard Area (SFHA) or is a Pre-FIRM building opting for Post-FIRM rates.

- If a building elevated on a crawl space is located in an A zone (any flood zone beginning with the letter A) and has an attached garage, use the following guidelines to determine the lowest floor for rating:
 - Use the top of the crawl space (under-floor space) floor or the garage floor, whichever is lower, if neither the crawl space nor the garage has proper openings (flood vents); or
 - Use the top of the crawl space floor, if the only area that has proper openings (flood vents) is the garage; or
 - Use the top of the garage floor, if the only area that has proper openings (flood vents) is the crawl space; or
 - Use the top of the finished floor (habitable floor), if both the crawl space and the garage have proper openings (flood vents).
- If the building is Post-FIRM construction located in flood Zone A, check with the community official to determine if there is an estimated Base Flood Elevation. If available, an Elevation Certificate that certifies the lowest floor elevation must be submitted.

II. LOWEST FLOOR DETERMINATION

The following guidance will help insurance agents determine the lowest floor so that the appropriate rate can be applied.

In a non-elevated building, the lowest floor used for rating is the building's lowest floor including a basement, if any.

If a dwelling located in an A zone (any flood zone beginning with the letter A) has an attached garage, and the floor level of the garage is below the level of the dwelling, and there is machinery/equipment on the floor of the garage that is below the BFE, the lowest floor is the garage floor unless the garage is properly vented.

In an elevated building, the lowest floor used for rating is the lowest elevated floor, with the following exceptions:

- If a building located in an A zone (any flood zone beginning with the letter A) has an enclosure below the elevated floor, the

enclosure floor becomes the lowest floor for rating if *any* of the following conditions exists:

- The enclosed space is finished (having more than 20 linear feet of finished wall-paneling, etc.); or
 - The enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; or
 - The enclosed space has no proper openings. See "Proper Openings " in the Definitions section.
- In Zones V, VE, and V1-V30, the floor of an enclosed area below the lowest elevated floor is the building's lowest floor if one or more of the following conditions are met (Also see "D. Post-'81 V Zone Optional Rating" on page RATE 23.):
 - The enclosed space is finished (having more than 20 linear feet of finished wall-paneling, etc.); or
 - The enclosed space is used for other than building access (stairwells, elevators, etc.), parking, or storage; or
 - The enclosed space, regardless of size, contains machinery or equipment that is located below the Base Flood Elevation. (Machinery or equipment is defined as building items permanently affixed to the building and that provide utility services for the building—i.e., furnaces, hot water heaters, heat pumps, air conditioners, and elevators and their associated equipment. Washers, dryers, and food freezers are contents items and are not considered machinery or equipment.); or
 - The enclosed space is constructed with non-breakaway walls (A non-breakaway wall is defined as a wall that is attached to the structural support of the building and is not designed or constructed to collapse under specific lateral loading forces. This type of construction endangers the foundation system of the building.); or
 - The enclosed space is 300 square feet or more and has breakaway walls; or
 - The enclosed space has load-bearing (supporting) walls.

LOWEST FLOOR DETERMINATION GUIDE

Section C of the revised Elevation Certificate provides fields for the surveyor to enter elevation information about the building. Agents must use the elevation information from the Certificate and information from the flood insurance application in determining the lowest floor.

Information from this guide will help insurance agents correctly rate the policy and calculate the premium.

The following are some suggested guidelines for interpreting the elevation information:

STEP 1:

Review the Elevation Certificate. Find the referenced Building Diagram Number in Section C, Item C2. This diagram number refers to one of the eight building diagrams located on Instructions Pages 6 and 7 of the Elevation Certificate.

STEP 2:

Once the correct building diagram has been determined, review the elevations in Section C, Item C3 of the Elevation Certificate. The letters on the building diagram correspond to the elevations entered in Items C3.a-f in Section C. Check the Lowest Floor Guide on the following pages.

STEP 3:

Review the elevation in Item C3.a (top of the bottom floor including basement or enclosure). If the elevation in Item C3.a is lower than the elevation in Item C3.f (lowest adjacent finished grade), then you have a building with a basement. The correct lowest floor elevation for rating will be Item C3.a (Building diagrams 2 or 4).

- For Building Diagrams 1 and 3, if Item C3.a is higher than C3.f, the building is slab on grade, or a walkout first level. Rate as no basement and use item C3.a as the lowest floor elevation for rating.
- If Item C3.c (bottom of the lowest horizontal structural member) is given, and the property is in a V Zone, Item C3.c will be the correct lowest floor for rating, if there are no enclosures (Building diagram No. 5).
- If Item C3.c (bottom of the elevated floor) is higher than Item C3.a, then you have an elevated building with enclosures below the elevated level. Use Item C3.c as the lowest floor elevation for rating V Zones if the

enclosure is less than 300 sq. ft., the walls are breakaway, and machinery and equipment are elevated at or above the BFE. Otherwise use the bottom of Item C3.a if the enclosure is 300 sq. ft. or more, or the walls are supporting walls, or machinery and equipment are below the BFE and an enclosure of any size exists (Building diagram 6). To calculate the bottom of Item C3.a, deduct (for 1-4 family residences) 12 inches from the elevation found in Item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation found in Item C3.a.

- Exception to Building Diagram 6 - In some cases, Item C3.c (V zones only) will indicate the elevation of the slab of an enclosure below the elevated floor. If the enclosure is 300 sq. ft. or more, or the walls are of non-breakaway construction, or the enclosure (regardless of its size) contains machinery and/or equipment located below the BFE, C3.c (bottom of the slab) is the correct lowest floor for rating. Determine if the elevation in C3.c was taken from the top or bottom of the slab. Compare the elevation of Item C3.c to the elevation of the adjacent grade. If it is equal to or above the grade, then the elevation was taken from the top of the slab. In the event that the top of the slab was provided, deduct (for 1-4 family residences) 12 inches from the elevation found in Item C3.c. For buildings other than 1-4 family, deduct 18 inches from the elevation found in Item C3.c.

IMPORTANT HINT:

- If Item C3.h shows vents, and the vents are adequate for the square footage of the crawl space/enclosure, then you have an elevated building with proper venting. The lowest floor for rating to be used is Item C3.b, top of the next higher floor, as long as the building is not located in a V Zone (Building diagrams 7 and 8).

WHERE TO GET HELP

The Lowest Floor Guide will assist you in determining the lowest floor for rating purposes for the majority of your business. However, if you are unable to make the determination, contact your WYO Company underwriting staff or, for NFIP-direct policies, the NFIP Servicing Agent underwriting department for assistance.

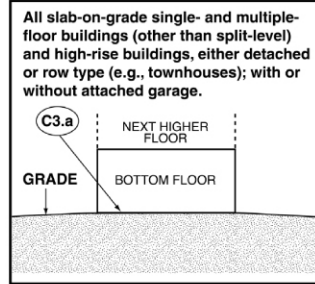
Lowest Floor Guide for Zones A, AE, A1-A30, AH, AR, AR Dual

BUILDING DIAGRAM #1

Distinguishing Feature: The bottom floor is at or above ground level (grade) on at least one side. ✧

Lowest Floor for Rating: Top of slab or lower attached garage if it has machinery & equipment below BFE unless the garage is properly vented.

Elevation Needed for Rating from FEMA Elevation Certificate: Item C3.a or Item C3.d (if structure has attached garage)

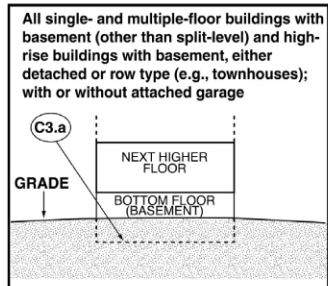


BUILDING DIAGRAM #2

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawl spaces that are below grade on all sides should also use this diagram. ✧

Lowest Floor for Rating: Top of basement floor or crawl-space

Elevation Needed for Rating from FEMA Elevation Certificate: Item C3.a

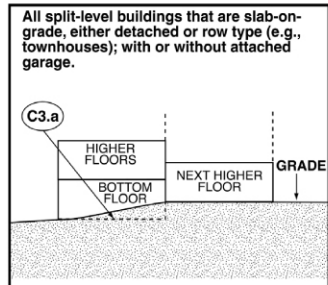


BUILDING DIAGRAM #3

Distinguishing Feature: The bottom floor (excluding garage) is at or above ground level (grade) on at least one side. ✧

Lowest Floor for Rating: Top of slab

Elevation Needed for Rating from FEMA Elevation Certificate: Item C3.a

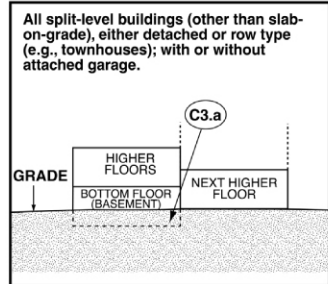


BUILDING DIAGRAM #4

Distinguishing Feature: The bottom floor (basement or underground garage) is below ground level (grade) on all sides. Buildings constructed above crawl spaces that are below grade on all sides should also use this diagram. ✧

Lowest Floor for Rating: Top of slab (basement floor or crawlspace)

Elevation Needed for Rating from FEMA Elevation Certificate: Item C3.a



Lowest Floor Guide for Zones AO and A (without estimated BFE)

BUILDING DIAGRAMS #1-8

Distinguishing Feature: All Buildings

Lowest Floor Rating: Difference between the top of the bottom floor and highest adjacent grade

Elevation Needed for Rating from FEMA Elevation Certificate: Use the measurement provided in Item E2. If the top of the bottom floor is below the highest adjacent grade, show this difference as a negative number on the application. For buildings similar to diagrams 6-8 with proper openings, use the measurement provided in Item E3.

(See footnotes on following page)

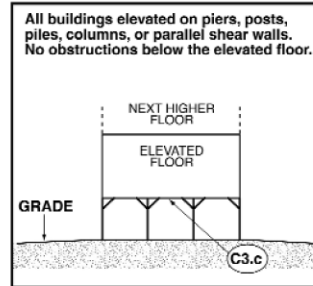
Lowest Floor Guide for Zones V, VE, V1-V30

BUILDING DIAGRAM #5

Distinguishing Feature: The area below the elevated floor is open, with no obstruction to flow of flood waters (open lattice work and/or readily removable insect screening is permissible).

Lowest Floor for Rating: Bottom of lowest horizontal structural member

Elevation Needed for Rating on FEMA Elevation Certificate: Item C3.c

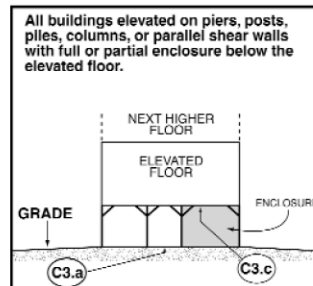


BUILDING DIAGRAM #6

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

Lowest Floor for Rating: Bottom of lowest horizontal structural member, or bottom of slab if conditions in the Flood Insurance Manual are met.

Elevation Needed for Rating on FEMA Elevation Certificate: Item C3.a or Item C3.c ***

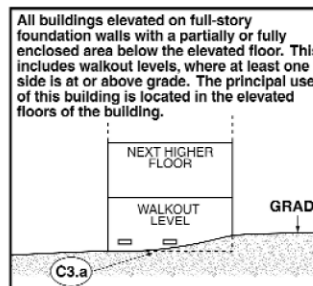


BUILDING DIAGRAM #7

Distinguishing Feature: The area below the elevated floor is enclosed, either partially or fully.

Lowest Floor for Rating: Bottom of slab (lowest floor)

Elevation Needed for Rating on FEMA Elevation Certificate: Item C3.a ***

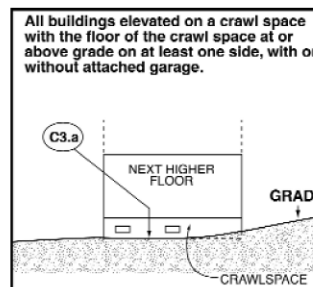


BUILDING DIAGRAM #8

Distinguishing Feature: The area below the first floor is enclosed by solid or partial perimeter walls.

Lowest Floor for Rating: Bottom floor

Elevation Needed for Rating on FEMA Elevation Certificate: Item C3.a



* Note: A floor that is below ground level (grade) on all sides is considered a basement even if the floor is used for living purposes, or as an office, garage, workshop, etc.

** An "opening" (flood vent) is defined as a permanent opening in a wall that allows for the free passage of water automatically in both directions without human intervention. Under the NFIP, a minimum of two openings is required for enclosures or crawl spaces with a total net area of not less than one square inch for every square foot of area enclosed. Each opening must be on different sides of the enclosed area. If a building has more than one enclosed area, each area must have openings on exterior walls to allow floodwater to directly enter. The bottom of the openings must be no higher than one foot above the grade underneath the flood vents. Alternatively, you may submit a certification by a registered professional engineer or architect that the design will allow for the automatic equalization of hydrostatic flood forces on exterior walls. A window, a door, or a garage door is not considered an opening.

*** Use Item C3.c if available, otherwise subtract 12 inches from Item C3.a for 1-4 family residences. For buildings other than 1-4 family residences subtract 18 inches from Item C3.a.

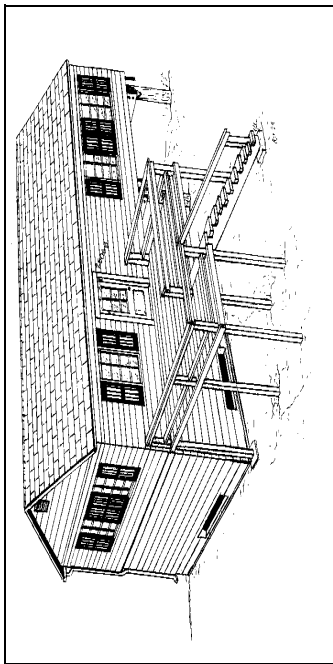
III. SPECIFIC BUILDING DRAWINGS

Table of Contents

SECTION

PAGE

Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones B, C, X, A99, and D	LFG 9 - LFG 11
Non-Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones B, C, X, A99, and D	LFG 12 - LFG 13
Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones A, AO, and AH	LFG 14 - LFG 18
Non-Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones A, AO, and AH	LFG 19 - LFG 21
■ Non-Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones AE and A1-A30	LFG 22 - LFG 27
■ Elevated Buildings for Pre- and Post-FIRM Risks in Flood Zones AE and A1-A30	LFG 28 - LFG 38
■ Non-Elevated Buildings for Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, in Flood Zones VE and V1-V30	LFG 39 - LFG 42
■ Elevated Buildings for Pre- and Post-FIRM Risks with Construction Dates of 1975 to September 30, 1981, in Flood Zones VE and V1-V30	LFG 43 - LFG 51
Elevated Buildings for Post-FIRM Risks in Flood Zones VE and V1-V30, Construction Date October 1, 1981, and After	LFG 52 - LFG 59



ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

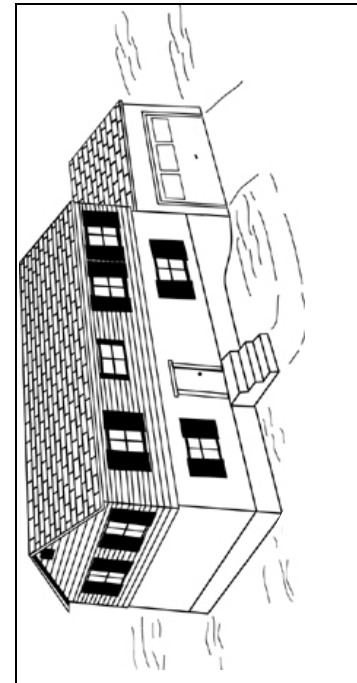
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	One floor and unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Designed with proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type—One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating	Use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category.



ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

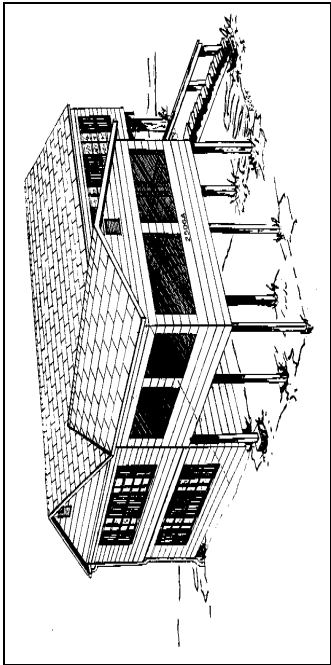
⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Two floors and unfinished enclosed area
Elevating Foundation of Building	Solid perimeter load-bearing walls. No openings
Type of Enclosure	Unfinished crawl space and garage
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating	Use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category.



ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

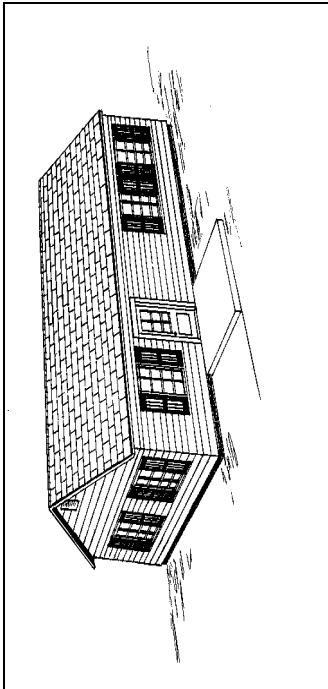
⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	One floor and finished or unfinished enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Nonload-bearing walls No proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type—Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating	Use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category.

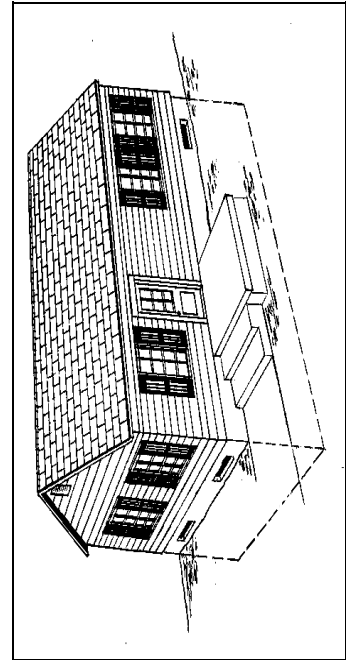
NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D



- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page

Building Description	One floor on slab
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type— One floor Basement— None Is Building Elevated? — No
Pre-FIRM Rating	Use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category.

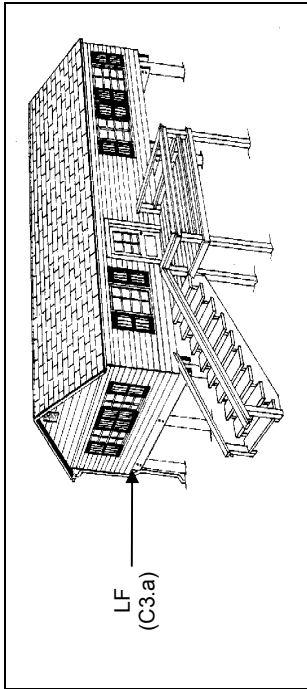


NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES B, C, X, A99, AND D

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	One floor with finished or unfinished basement
Machinery or Equipment Servicing Building	With or without machinery or equipment in basement
Lowest Floor for Rating	No Elevation Certificate Required
Application Should Show	Building Type—Two floors Basement—Finished or unfinished Is Building Elevated?—No
Pre-FIRM Rating	Use Pre-FIRM rate table <i>with basement</i> category.
Post-FIRM Rating	Use Post-FIRM rate table <i>with basement/enclosure</i> category.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

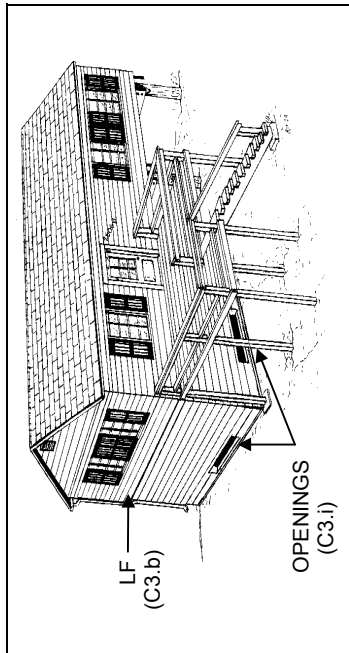
⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	None
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table no basement/enclosure category.</p> <p>AH Zone: If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table.</p> <p>A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.</p>
Post-FIRM Rating	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.</p> <p>AH Zone: If LF¹ elevation is greater than or equal to BFE², use with certification rate. If not, use without certification rate.</p> <p>A Zone with estimated BFE²: Use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If difference is 0 or less, submit the application to the NFIP for a rate.</p>

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

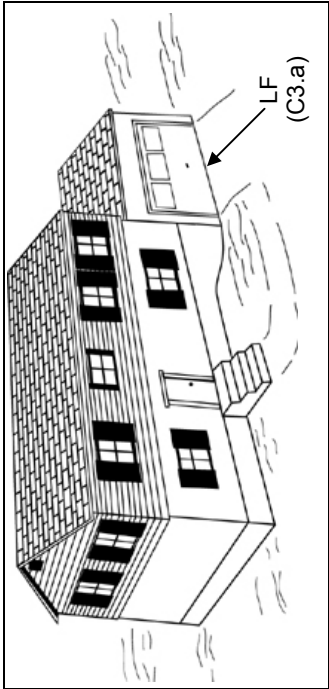


Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, or columns
Type of Enclosure	Designed with proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of next higher floor
Application Should Show	Building Type—One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table no basement/enclosure category.</p> <p>AH Zone: If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.</p> <p>A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.</p>
Post-FIRM Rating	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.</p> <p>AH Zone: If LF¹ elevation is greater than or equal to BFE², use with certification rate. If not, use without certification rate.</p> <p>A Zone with estimated BFE²: Use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If the difference is 0 or less, submit the application to the NFIP for a rate.</p>



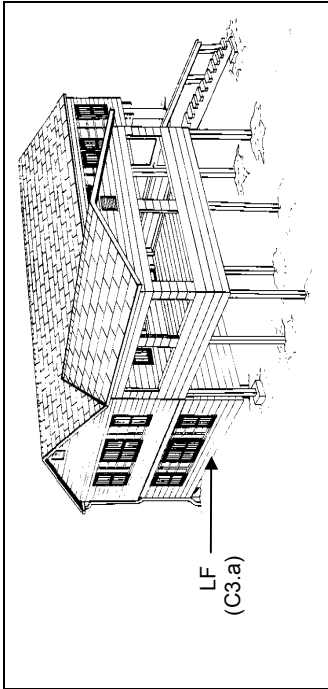
Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Two floors and unfinished enclosed area
Elevating Foundation of Building	Solid load-bearing walls. No openings
Type of Enclosure	Unfinished crawl space and garage
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (lower of crawl space or garage)
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating	AO Zone: Use Pre-FIRM rate table <i>with enclosure</i> category. AH Zone: Use Pre-FIRM rate table <i>with enclosure</i> category. A Zone: Use Pre-FIRM rate table <i>with enclosure</i> category.
Post-FIRM Rating	Submit the application to the NFIP for a rate.



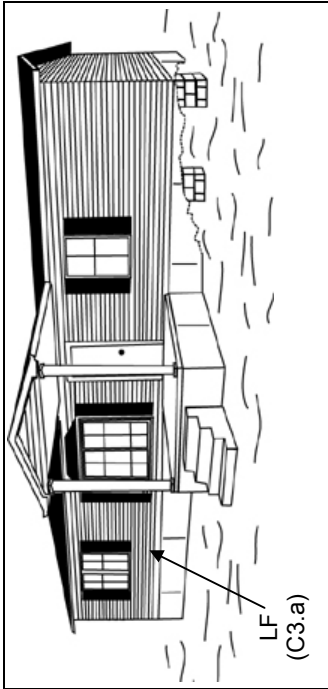
ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Nonload-bearing walls No openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating	AO Zone: Use Pre-FIRM rate table <i>with enclosure</i> category. AH Zone: Use Pre FIRM rate table <i>with enclosure</i> category. A Zone: Use Pre-FIRM rate table <i>with enclosure</i> category.
Post-FIRM Rating	Submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

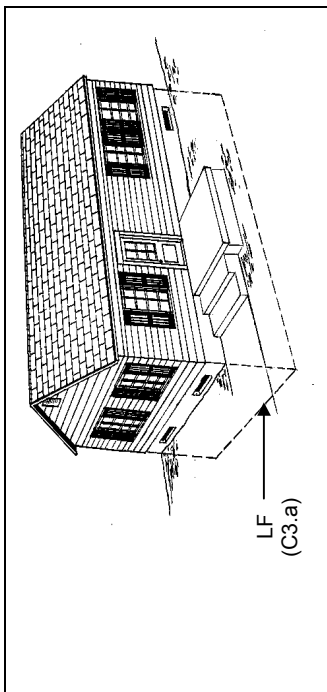
ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Mobile home without enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type— Mobile home Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table no basement/enclosure category.</p> <p>AH Zone: If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table.</p> <p>A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.</p>
Post-FIRM Rating	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.</p> <p>AH Zone: If LF¹ elevation is greater than or equal to BFE², use with certification rate. If not, use without certification rate.</p> <p>A Zone with estimated BFE²: Use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If difference is 0 or less, submit the application to the NFIP for a rate.</p>

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

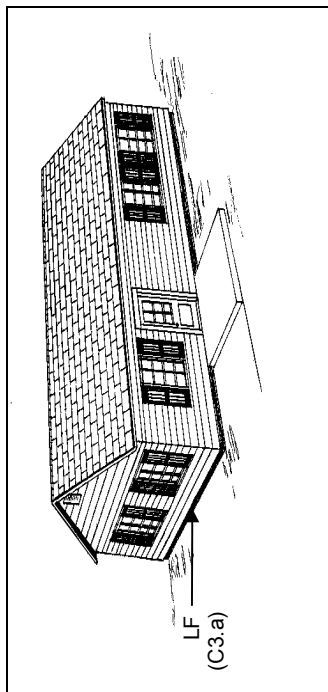
Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor and finished or unfinished basement (See Elevation Certificate, Diagram 2)
Machinery or Equipment Servicing Building	With or without machinery or equipment in the basement
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building Type— Two floors Basement— Finished or unfinished Is Building Elevated?— No
Pre-FIRM Rating	AO Zone: Use Pre-FIRM rate table with basement category. AH Zone: Use Pre-FIRM rate table with basement category. A Zone: Use Pre-FIRM rate table with basement category.
Post-FIRM Rating	Submit the application to the NFIP for a rate.

NON-ELEVATED BUILDINGS

PRE- AND POST-FIRM RISKS IN FLOOD ZONES A, AO, AND AH



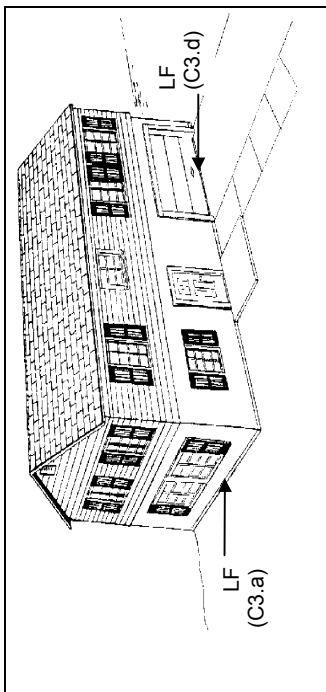
- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor on slab (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	N/A
Lowest Floor for Rating	Top of bottom floor
Application Should Show	Building Type—One floor Basement—None Is Building Elevated?—No
Pre-FIRM Rating⁵	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use Pre-FIRM rate table; no basement/enclosure category.</p> <p>AH Zone: If LF¹ elevation is equal to or greater than BFE², use with certification rate. If LF¹ elevation is less than BFE², use Pre-FIRM rate table.</p> <p>A Zone with estimated BFE²: If LF¹ elevation is equal to or greater than the estimated BFE², use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is less than BFE², use Pre-FIRM rate table no basement/enclosure category.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 2 ft. or more, use Post-FIRM no estimated base flood elevation rate table. If the difference is 1 ft. or less, use Pre-FIRM rate table no basement/enclosure category.</p>
Post-FIRM Rating	<p>AO Zone: If difference between LF¹ and HAG⁴ is equal to or greater than Base Flood Depth, use with certification rate. If not, use without certification rate.</p> <p>AH Zone: If LF¹ elevation is greater than or equal to BFE², use with certification rate. If not, use without certification rate.</p> <p>A Zone with estimated BFE²: Use Post-FIRM rate table with the estimated base flood elevation category. If LF¹ elevation is 2 or more feet below the estimated BFE², submit the application to the NFIP for a rate.</p> <p>A Zone without estimated BFE²: If difference between the LF¹ and HAG⁴ is 1 ft. or more, use Post-FIRM rate table no estimated base flood elevation category. If difference is 0 or less, submit the application to the NFIP for a rate.</p>

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

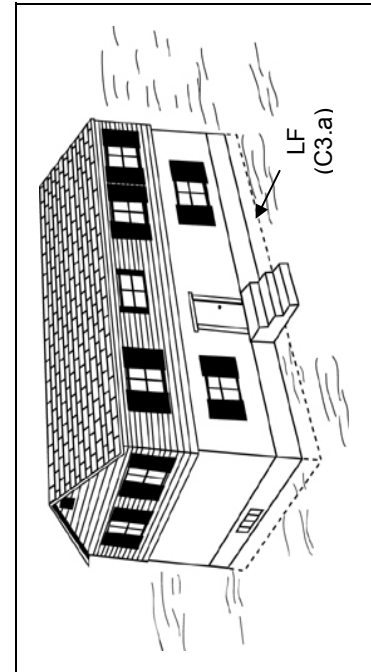


- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	Two floors on slab with attached garage (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	Top of finished floor if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the M/E is below the BFE and the garage is properly vented.
Application Should Show	Building Type— Two floors Basement— None Is Building Elevated?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



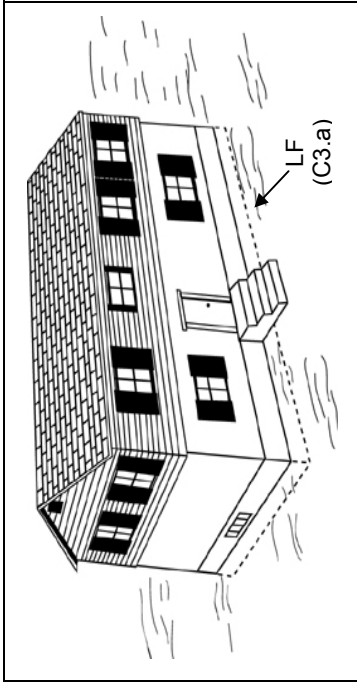
NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	Two floors and unfinished basement/subgrade crawl space. Basement/subgrade crawl space floor is within 2 feet below grade, and the distance between the basement/subgrade crawl space floor and the top of the next higher floor is within 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Basement/subgrade crawl space
Application Should Show	Building Type— Three or more floors Is Building Elevated?— No Basement— Unfinished
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with basement category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate. See "G. Crawl Space" on page RATE 24.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

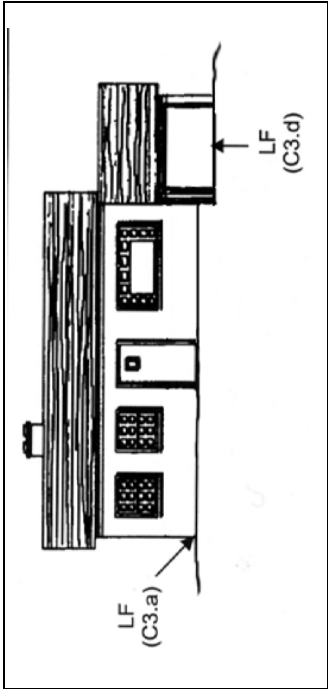
NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Two floors and unfinished basement/subgrade crawl space. Basement/subgrade crawl space floor is subgrade more than 2 feet, or subgrade within 2 feet, but the distance between the basement/subgrade crawl space floor and the top of the next higher floor is more than 5 feet.
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Basement/subgrade crawl space
Application Should Show	Building Type— Three or more floors Is Building Elevated?— No Basement— Unfinished
Pre-FIRM Rating ⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with basement category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30



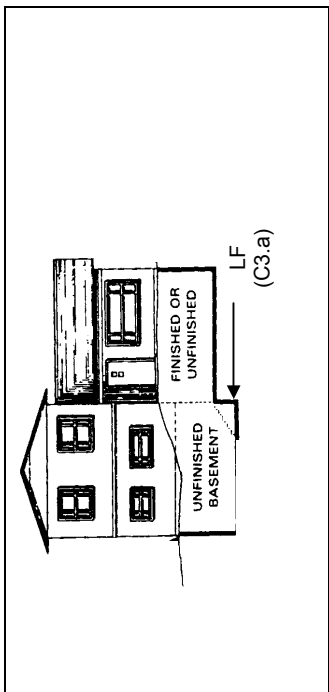
- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor with attached garage Garage is at lower elevation than principal building area (See Elevation Certificate, Diagram 1)
Machinery or Equipment Servicing Building	Machinery or equipment in garage
Lowest Floor for Rating	Top of slab of principal building area only if the garage is used for parking vehicle and storage and the machinery/equipment is at or above the BFE, or if the M/E is below the BFE and the garage is properly vented.
Application Should Show	Building Type— One floor Basement— None Is Building Elevated?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

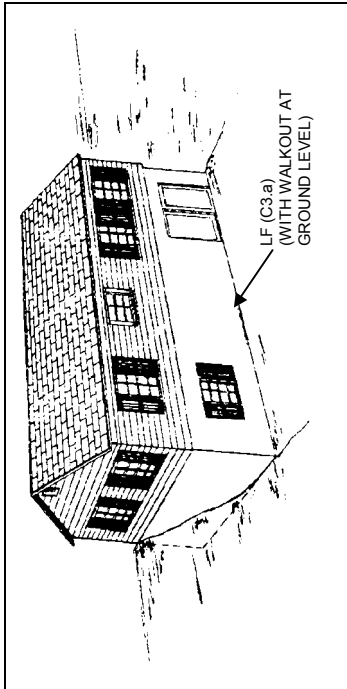


Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Split level with unfinished or finished basement (See Elevation Certificate, Diagram 4)
Machinery or Equipment Servicing Building	With or without machinery or equipment in basement
Lowest Floor for Rating	Top of bottom floor (including basement)
Application Should Show	Building Type— Split level Basement— Finished or unfinished Is Building Elevated?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE, use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with basement category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

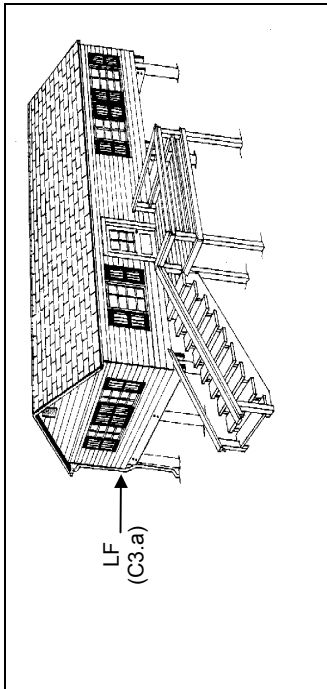
- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	Two floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter walls
Type of Enclosure	Load-bearing walls No openings Finished or unfinished lower level
Machinery or Equipment Servicing Building	With or without machinery or equipment at ground level
Lowest Floor for Rating	Top of bottom floor (enclosure)
Application Should Show	Building Type — Two floors Is Building Elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30



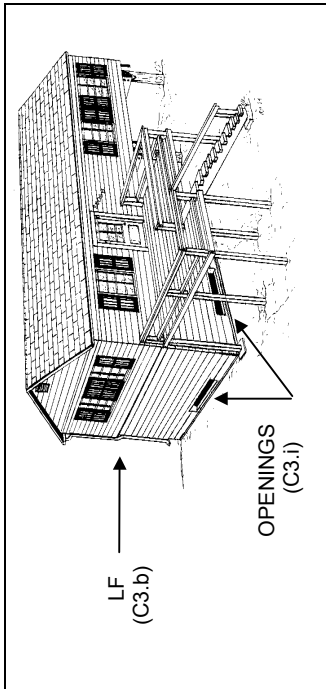
Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below the lowest elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

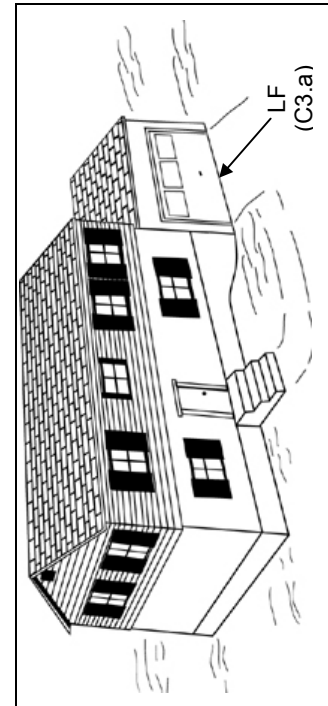


- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Designed with proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of the next higher floor (elevated floor)
Application Should Show	Building Type—One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table no basement/enclosure category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

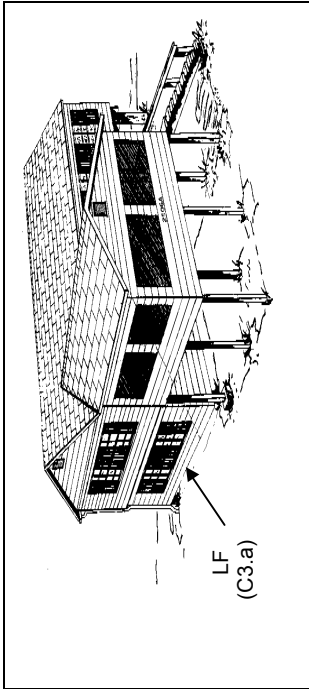
⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Two floors and unfinished enclosed area
Elevating Foundation of Building	Solid load-bearing walls. No openings
Type of Enclosure	Unfinished crawl space. Enclosed garage at lower level than crawl space; garage above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (garage)
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30



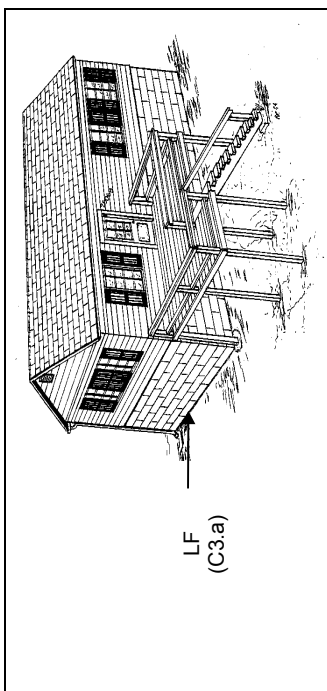
- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Nonload-bearing walls No openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?—Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

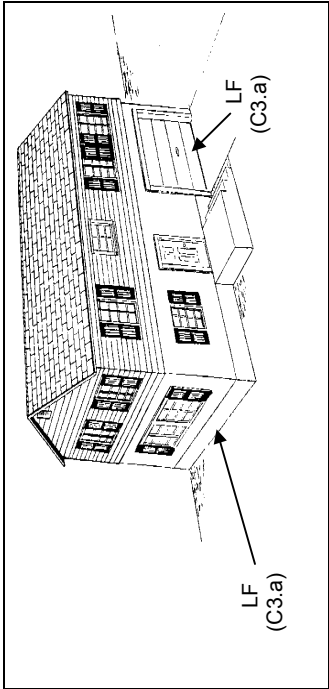


- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Unfinished enclosure No proper openings ³
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (including basement or enclosure)
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

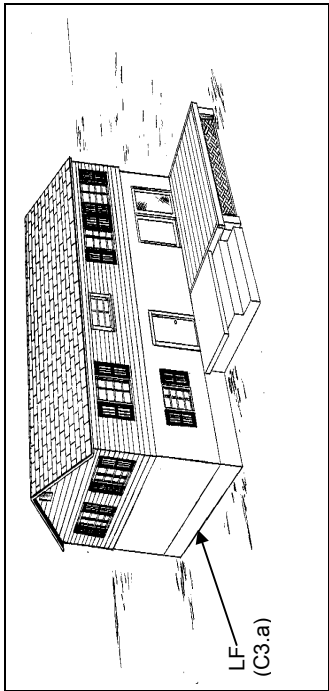
- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid or partial perimeter walls
Type of Enclosure	Enclosed garage at same level as crawl space Unfinished crawl space without proper openings ³ Floor of crawl space is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Floor of crawl space and garage
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

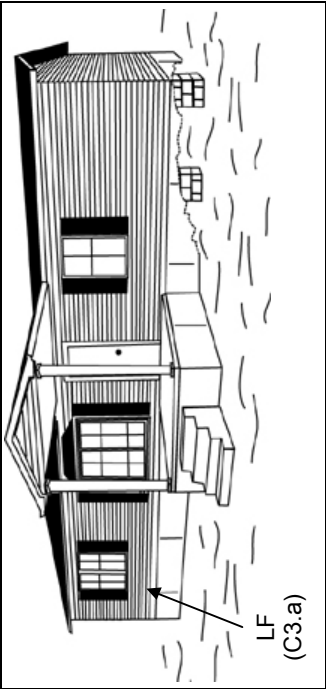


- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid or partial perimeter walls
Type of Enclosure	Unfinished crawl space without proper openings ³ Floor of crawl space is at or above lowest adjacent grade
Machinery or Equipment Servicing Building	With or without machinery or equipment
Lowest Floor for Rating	Top of bottom floor (crawl space)
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS IN FLOOD ZONES AE AND A1-A30

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	Mobile home without enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of lowest elevated floor
Application Should Show	Building Type—Mobile home Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating ⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Manufactured (Mobile) Home rates must be used. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM Manufactured (Mobile) Home rates. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

NON-ELEVATED BUILDINGS

PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶

¹ LF—Lowest Floor

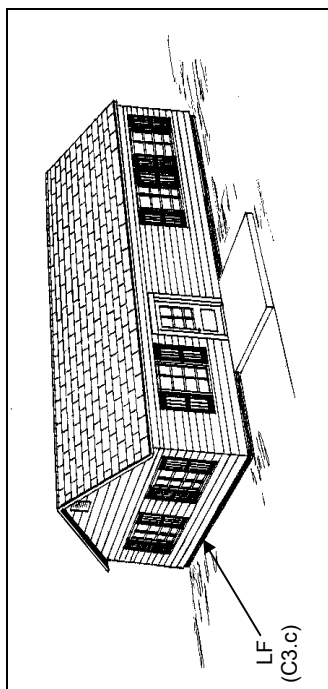
² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

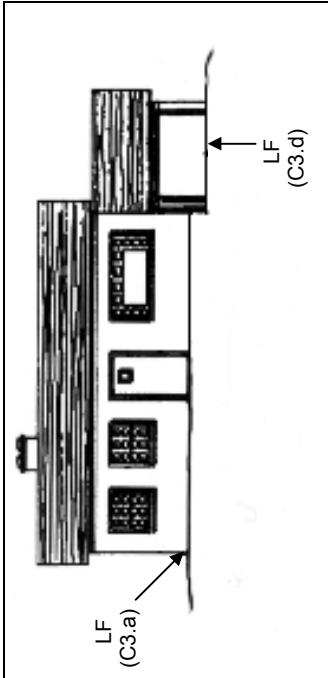
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor No basement (See Elevation Certificate, Diagram 1)
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above grade, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— One floor Basement— None Is Building Elevated?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use no basement/enclosure rate category. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating 1975 to September 30, 1981 Construction Date	Use Post-FIRM 75-'81 VE, V1-V30 Zone no basement/enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



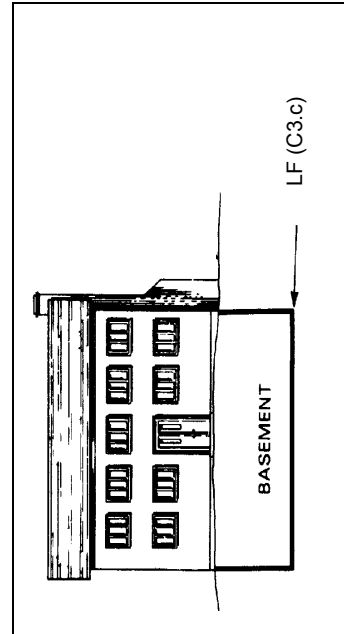
NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor with attached garage Garage is at lower elevation than principal building area (See Elevation Certificate, Diagram 1)
Lowest Floor for Rating	In V zones, the lowest floor for rating should reflect the bottom of the slab. If the surveyor used item C3. a or d (attached garage/top of slab) in lieu of C3. c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C3.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3. a or d, whichever is lower. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3. a or d, whichever is lower.
Application Should Show	Building Type— One floor Basement— None Is Building Elevated?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use no basement/enclosure rate category. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating 1975 to September 30, 1981 Construction Date	Use Post-FIRM 75-81 VE, V1-V30 Zone no basement/enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



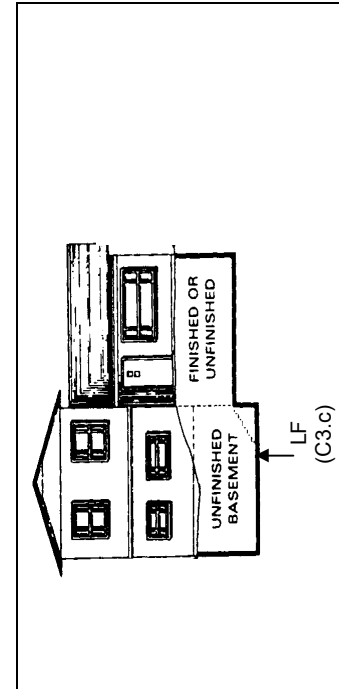
Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Three floors Finished basement (See Elevation Certificate, Diagram 2)
Lowest Floor for Rating	Bottom of slab (basement) In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— Three or more floors Basement— Finished Is Building Elevated?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table with basement category.
Post-FIRM Rating 1975 to September 30, 1981 Construction Date	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.



NON-ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30⁶

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

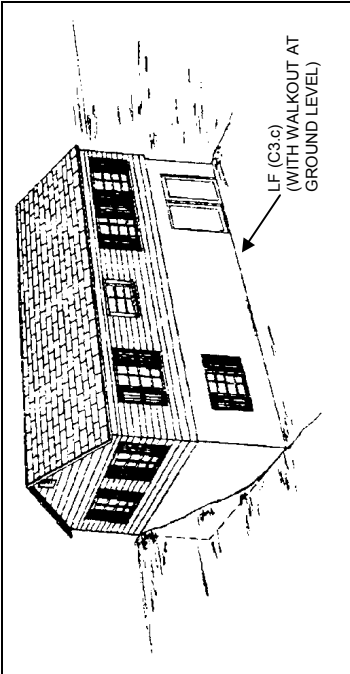
Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	Split level Unfinished basement (See Elevation Certificate, Diagram 4)
Lowest Floor for Rating	Bottom of slab (basement) In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is indicated in the Elevation Certificate, deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— Split level Basement— Unfinished Is Building Elevated?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table with basement category.
Post-FIRM Rating 1975 to September 30, 1981 Construction Date	Use Post-FIRM 75-'81 VE, V1-V30 Zone with basement/enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS

PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30



¹ LF—Lowest Floor

⁴ HAG—Highest Adjacent Grade

² BFE—Base Flood Elevation

⁵ See page LFG 1 for optional elevation rating

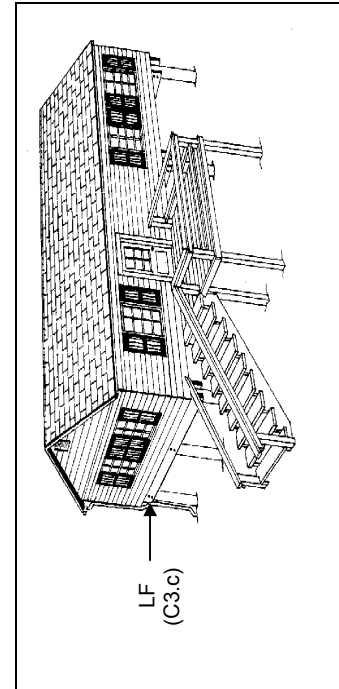
³ See page LFG 1 for explanation of proper openings

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	Two floors with walkout at ground level Lower floor is not below grade on all sides Principal use of the building is on the elevated floor (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter walls
Type of Enclosure	Finished or unfinished lower level
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C3.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type — Two floors Is Building Elevated? — Yes Is area below the elevated floor enclosed? — Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM rate table with basement/enclosure category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

ELEVATED BUILDINGS **PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975** **TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30**

¹ LF—Lowest Floor

⁴ HAG—Highest Adjacent Grade

² BFE—Base Flood Elevation

⁵ See page LFG 1 for optional elevation rating

³ See page LFG 1 for explanation of proper openings

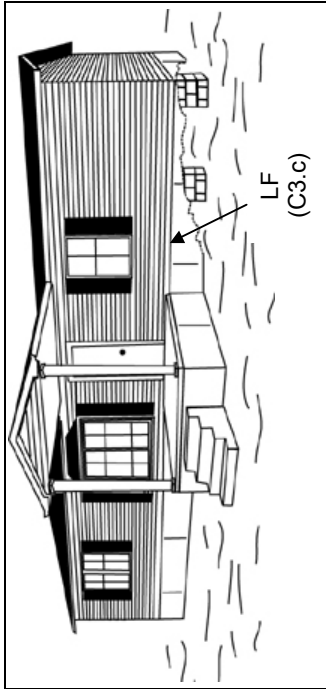
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure or open-wood latticework or insect screening
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use no basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone no basement/enclosure rates. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS

PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30



¹ LF—Lowest Floor

⁴ HAG—Highest Adjacent Grade

² BFE—Base Flood Elevation

⁵ See page LFG 1 for optional elevation rating

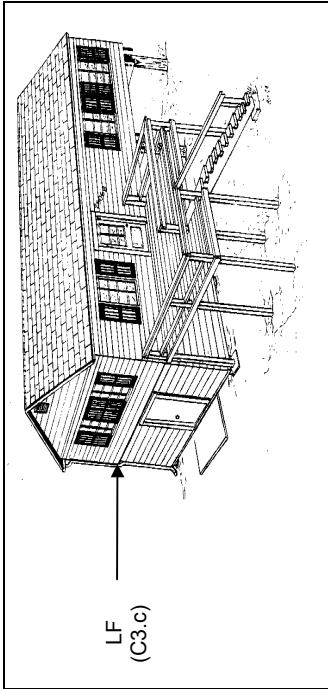
³ See page LFG 1 for explanation of proper openings

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	Mobile home without enclosed area
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Vinyl skirting
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type— Mobile home Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Manufactured (Mobile) Home rates must be used. If LF ¹ elevation is less than the BFE ² , use Pre-FIRM rate table no basement/enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 zone Manufactured (Mobile) Home rates. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.



ELEVATED BUILDINGS PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30

- ¹ LF—Lowest Floor
- ² BFE—Base Flood Elevation
- ³ See page LFG 1 for explanation of proper openings
- ⁴ HAG—Highest Adjacent Grade
- ⁵ See page LFG 1 for optional elevation rating
- ⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

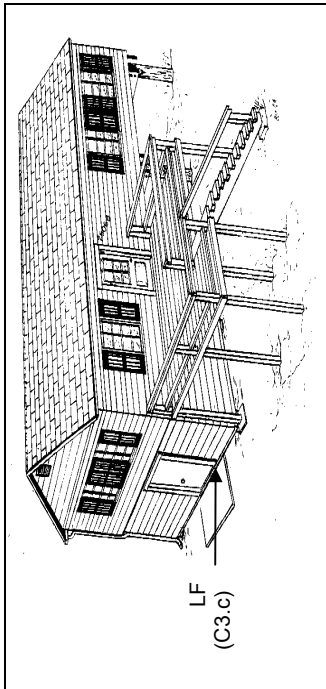
Letters and numbers in parentheses, as “(C3.a),” correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use no basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category and describe the building as an elevated building with enclosure.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone no basement/enclosure rate category. If LF ¹ elevation is 2 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS

PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30



¹ LF—Lowest Floor

⁴ HAG—Highest Adjacent Grade

² BFE—Base Flood Elevation

⁵ See page LFG 1 for optional elevation rating

³ See page LFG 1 for explanation of proper openings

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor and unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area less than 300 sq. ft.) with breakaway walls
Machinery or Equipment Servicing Building	With machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C3.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE V1-V30 Zone with basement/enclosure rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS

PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30

¹ LF—Lowest Floor

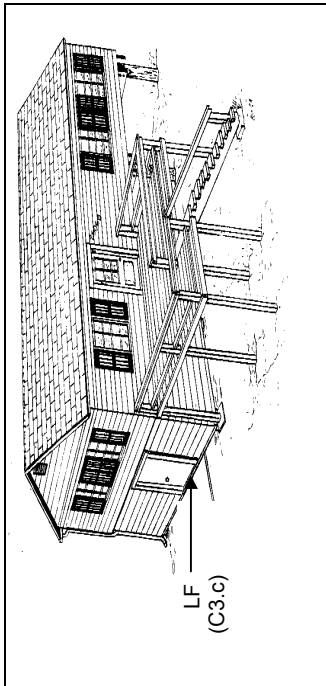
⁴ HAG—Highest Adjacent Grade

² BFE—Base Flood Elevation

⁵ See page LFG 1 for optional elevation rating

³ See page LFG 1 for explanation of proper openings

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	Enclosure (total area 300 sq. ft. or more) with nonbreakaway walls or with breakaway walls
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C3.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM 75-'81 VE, V1-V30 Zone with basement/enclosure rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS

PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30

¹ LF—Lowest Floor

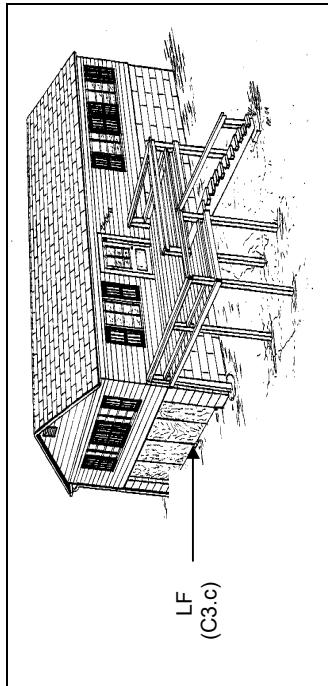
² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate



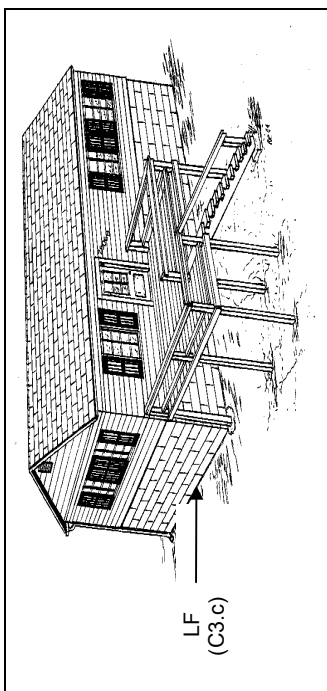
Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Shear walls parallel to the expected flow of floodwaters
Type of Enclosure	Both ends enclosed with nonbreakaway walls or breakaway walls (total enclosed area 300 sq. ft. or more)
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at above the lowest adjacent grade (C3.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type—Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM '75-'81 VE, V1-V30 Zone with basement/enclosure rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS

PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

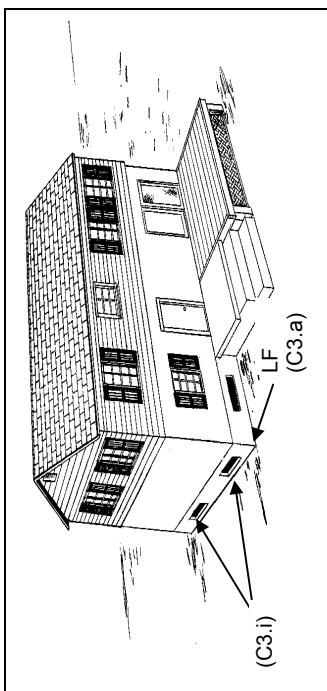
⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	<p>Bottom of slab</p> <p>In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C3.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.</p>
Application Should Show	<p>Building Type— Two floors</p> <p>Is Building Elevated? — Yes</p> <p>Is area below the elevated floor enclosed? — Yes</p>
Pre-FIRM Rating⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM 75-'81 VE, V1-V30 Zone with basement/enclosure rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS

PRE- AND POST-FIRM RISKS WITH CONSTRUCTION DATES OF 1975 TO SEPTEMBER 30, 1981, IN FLOOD ZONES VE AND V1-V30



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Unfinished crawl space
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of the bottom floor (crawl space)
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
Pre-FIRM Rating ⁵	If LF ¹ elevation is equal to or greater than the BFE ² , use Post-FIRM rate if favorable. Use with basement/enclosure rate category. If LF ¹ elevation is less than BFE ² , use Pre-FIRM rate table with enclosure category.
Post-FIRM Rating	Use Post-FIRM 75-'81 VE, V1-V30 Zone with basement/enclosure rate category. If LF ¹ elevation is 1 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS

POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER

¹ LF—Lowest Floor

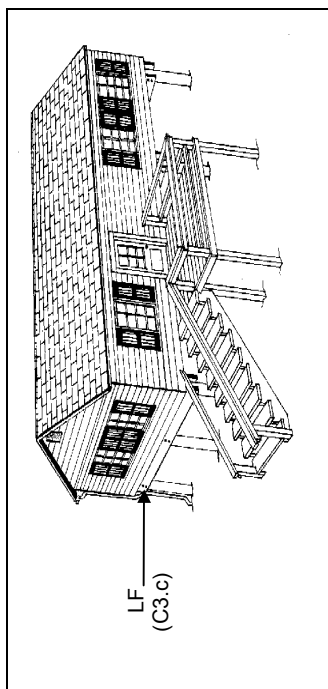
² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor without enclosed area (See Elevation Certificate, Diagram 5)
Elevating Foundation of Building	Piers, posts, piles, or columns
Type of Enclosure	No enclosure or open-wood latticework or insect screening
Machinery or Equipment Servicing Building	No machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of lowest horizontal structural member
Application Should Show	Building Type— One floor Is Building Elevated?— Yes Is area below the elevated floor enclosed?— No
V-Zone Rating; Construction Date October 1, 1981 and After	Use 1981 Post-FIRM V1-V30, VE Zone Free of Obstruction rates. If LF ¹ elevation is 4 or more feet below the BFE ² , submit the application to the NFIP for a rate.

ELEVATED BUILDINGS

POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER

¹ LF—Lowest Floor

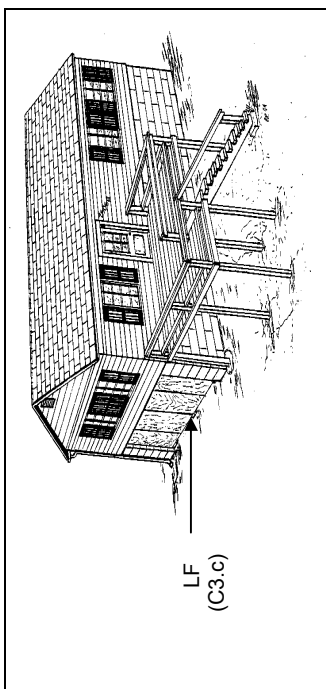
² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 6)
Elevating Foundation of Building	Shear walls parallel to the expected flow of floodwaters
Type of Enclosure	Both ends enclosed with breakaway walls (total enclosed area 300 sq. ft. or more)
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C3.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.

ELEVATED BUILDINGS

POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER

¹ LF—Lowest Floor

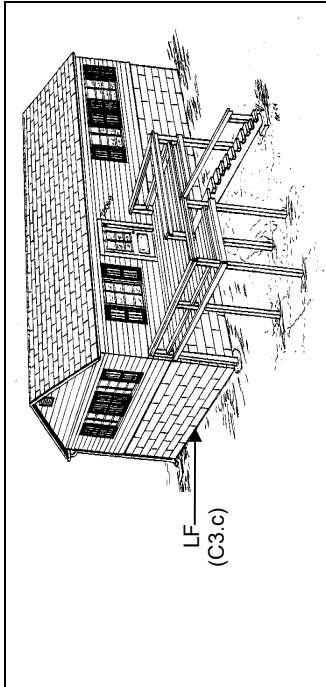
² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate



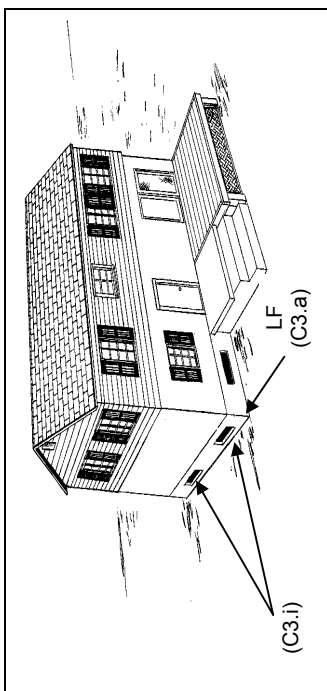
Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

NOTE: Above references may not apply to this page.

Building Description	One floor and finished or unfinished enclosed area (See Elevation Certificate, Diagram 7)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Finished or unfinished enclosure
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Bottom of slab In V zones, the lowest floor for rating should reflect the bottom of the lowest horizontal structural member. If the surveyor used item C3.a in lieu of C3.c of the Elevation Certificate, and the top of the bottom floor is at or above the lowest adjacent grade (C3.f), deduct (for 1-4 family residences) 12 inches from the elevation figure found in item C3.a. For buildings other than 1-4 family, deduct 18 inches from the elevation figure found in item C3.a.
Application Should Show	Building Type— Two floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.

ELEVATED BUILDINGS

POST-FIRM RISKS IN FLOOD ZONES VE AND V1-V30— CONSTRUCTION DATE OCTOBER 1, 1981, AND AFTER



Letters and numbers in parentheses, as "(C3.a)," correspond to Section C of the Elevation Certificate

¹ LF—Lowest Floor

² BFE—Base Flood Elevation

³ See page LFG 1 for explanation of proper openings

⁴ HAG—Highest Adjacent Grade

⁵ See page LFG 1 for optional elevation rating

⁶ Non-elevated buildings with construction dates of October 1, 1981, and after are Submit-for-Rate

NOTE: Above references may not apply to this page.

Building Description	Two floors with crawl space (See Elevation Certificate, Diagram 8)
Elevating Foundation of Building	Solid perimeter load-bearing walls
Type of Enclosure	Unfinished crawl space
Machinery or Equipment Servicing Building	With or without machinery or equipment below elevated floor
Lowest Floor for Rating	Top of the bottom floor (crawl space)
Application Should Show	Building Type— Three or more floors Is Building Elevated?— Yes Is area below the elevated floor enclosed?— Yes
V-Zone Rating; Construction Date October 1, 1981 and After	Submit the application to the NFIP for a rate.

PREFERRED RISK POLICY

NEW FOR MAY 2004

(New or Renewal Business Written On or After May 1, 2004)

- Combined building/contents coverage available for non-residential properties.
- Contents-only coverage available for all occupancies.
- Higher limits of \$250,000 building and \$100,000 contents coverage available for 1-4 family residential.
- Limits of \$500,000 building and \$500,000 contents coverage available for non-residential.
- Limit of \$100,000 contents-only coverage available for other residential.
- Decrease in ICC premium to \$1.00, and increase in Federal Policy Fee to \$11.00.

I. GENERAL DESCRIPTION

The Preferred Risk Policy (PRP) offers low-cost coverage to owners and tenants of eligible buildings located in the moderate-risk **B, C, and X Zones** in NFIP **Regular Program communities**.

The maximum one- to four-family residential coverage combination is \$250,000 building and \$100,000 contents. Up to \$100,000 contents-only coverage is available for other residential properties. The maximum non-residential coverage combination is \$500,000 building and \$500,000 contents.

Only one building can be insured per policy, and only one policy can be written on each building.

II. ELIGIBILITY REQUIREMENTS

A. Flood Zone

To be eligible for the PRP, the building must be in a B, C, or X Zone **on the effective date of the policy**. The flood map available at the time of the renewal offer determines a building's continued eligibility for the PRP. NFIP map grandfathering rules do not apply to the PRP.

B. Occupancy

Combined building/contents amounts of insurance are available for owners of single-family, two- to four-family, and non-residential

properties. Combined building and contents coverage is not available for other residential.

Contents-only coverage is available for tenants and owners of all occupancies.

C. Loss History

A building's eligibility for the PRP is based on the preceding requirements and on the building's flood loss history. If one of the following conditions exists, regardless of any change(s) in ownership of the building, then the building is **not eligible** for the PRP:

- 2 flood insurance claim payments, each more than \$1,000; or
- 3 or more flood insurance claim payments, regardless of amount; or
- 2 Federal flood disaster relief payments (including loans and grants), each more than \$1,000; or
- 3 Federal flood disaster relief payments (including loans and grants), regardless of amount; or
- 1 flood insurance claim payment and 1 Federal flood disaster relief payment (including loans and grants), each more than \$1,000.

D. Exclusions

- The PRP is **not available** in Special Flood Hazard Areas or in Emergency Program communities.

THE PRP AT A GLANCE

POLICY TYPE	OCCUPANCY/MAXIMUM LIMITS		
	1-4 Family	Other Residential	Non-Residential
Combined Building/Contents	\$250,000/ \$100,000	No Coverage	\$500,000/ \$500,000
Contents Only	\$100,000	\$100,000	\$500,000

NOTES: Condominium associations are not eligible for the Preferred Risk Policy. Individual condominium units are not eligible unless they qualify under one of the exceptions on page PRP 2.

- Other residential properties are **not eligible** for building coverage.
- Contents located entirely in a basement are **not eligible** for contents-only coverage.
- Condominium associations, unit owners, and their tenants are **not eligible** for the PRP, **except** for:
 - A townhouse/rowhouse building insured under the unit owner's name;
 - A detached, single-family dwelling insured under the unit owner's name.
 - Contents-only coverage for tenants occupying townhouse/rowhouse buildings or detached, single-family dwellings.
- Increased Cost of Compliance (ICC) coverage is **not available** for eligible condominium units. (See footnote 3 on page PRP 3.)

III. DOCUMENTATION

All Preferred Risk Policy new business applications must include documentation of eligibility for the PRP. Such applications must be accompanied by one of the following: a Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR); a copy of the most recent flood map marked to show the exact location and flood zone of the building; or a letter containing the same information and signed by the local community official; or an elevation certificate containing the same information and signed by a surveyor, engineer, architect, or local community official; or a flood zone determination certification that guarantees the accuracy of the information.

An agent writing through a Write Your Own (WYO) company should contact that company for guidance.

IV. RENEWAL

An eligible risk renews automatically without submission of a new application. If, during a policy term, the risk fails to meet the eligibility requirements, it will be ineligible for renewal as a PRP. Such a risk must be nonrenewed or rewritten as a conventional Standard Flood Insurance Policy (SFIP).

V. COVERAGE LIMITS

The elevated building coverage limitation provisions do not apply to a policy written as a PRP.

VI. REPLACEMENT COST COVERAGE

Replacement cost coverage applies **only if** the building is the principal residence of the insured and the building coverage chosen is at least 80 percent of the replacement cost of the building at the time of the loss, or the maximum coverage available under the NFIP.

VII. DISCOUNTS/FEE/ICC PREMIUM

- No Community Rating System discount is associated with the PRP.
- Probation fees will be charged.
- The Federal Policy Fee of \$11.00 is included in the premium and is not subject to commission.
- The ICC premium is included.

VIII. OPTIONAL DEDUCTIBLES

Optional deductibles are not available on PRPs.

IX. ENDORSEMENTS

The PRP may be endorsed to increase coverage midterm. See page END 5 for an example. Effective October 1, 2003, if the insured is rated for a Standard Flood Insurance Policy using other than B, C, or X zone rates, but is found to be in a B, C, or X zone and otherwise eligible for a PRP, the writing company will be allowed to endorse or cancel/rewrite the policy to a PRP going back 6 years.

X. CANCELLATION/NULLIFICATION

Effective October 1, 2003, a policy written in error as a Standard B, C, or X Zone policy and found to be eligible as a PRP at the beginning of the current term may be endorsed or rewritten as a PRP for the entire current policy term. The policy may be endorsed or cancelled/rewritten only if the following conditions are met:

- The request to endorse or cancel/rewrite the policy must be received during the current policy term.
- The policy has no open claim or closed paid claim.

The new PRP building coverage will be either equal to the building limit issued under the Standard B, C, or X Zone policy or the next higher limit available under the PRP if there is no PRP option equal to the Standard B, C, or X Zone building limit.

PRP COVERAGES AVAILABLE EFFECTIVE MAY 1, 2004

ONE- TO FOUR-FAMILY RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS¹

With Basement or Enclosure			Without Basement or Enclosure		
Building	Contents	Premium ^{2,3}	Building	Contents	Premium ^{2,3}
\$ 20,000	\$ 8,000	\$137	\$ 20,000	\$ 8,000	\$112
\$ 30,000	\$ 12,000	\$163	\$ 30,000	\$ 12,000	\$138
\$ 50,000	\$ 20,000	\$205	\$ 50,000	\$ 20,000	\$180
\$ 75,000	\$ 30,000	\$232	\$ 75,000	\$ 30,000	\$207
\$100,000	\$ 40,000	\$263	\$100,000	\$ 40,000	\$233
\$125,000	\$ 50,000	\$279	\$125,000	\$ 50,000	\$249
\$150,000	\$ 60,000	\$294	\$150,000	\$ 60,000	\$264
\$200,000	\$ 80,000	\$331	\$200,000	\$ 80,000	\$296
\$250,000	\$100,000	\$352	\$250,000	\$100,000	\$317

ALL RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 4}

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium ²	Contents	Premium ²
\$ 8,000	\$ 39	\$ 8,000	\$ 61
\$ 12,000	\$ 53	\$ 12,000	\$ 86
\$ 20,000	\$ 81	\$ 20,000	\$116
\$ 30,000	\$ 93	\$ 30,000	\$131
\$ 40,000	\$105	\$ 40,000	\$146
\$ 50,000	\$117	\$ 50,000	\$156
\$ 60,000	\$129	\$ 60,000	\$166
\$ 80,000	\$153	\$ 80,000	\$181
\$100,000	\$177	\$100,000	\$196

NON-RESIDENTIAL BUILDING AND CONTENTS COVERAGE COMBINATIONS¹

With Basement or Enclosure			Without Basement or Enclosure		
Building	Contents	Premium ^{2,3}	Building	Contents	Premium ^{2,3}
\$ 50,000	\$ 50,000	\$ 800	\$ 50,000	\$ 50,000	\$ 500
\$100,000	\$100,000	\$1,375	\$100,000	\$100,000	\$ 800
\$150,000	\$150,000	\$1,850	\$150,000	\$150,000	\$1,050
\$200,000	\$200,000	\$2,200	\$200,000	\$200,000	\$1,300
\$250,000	\$250,000	\$2,500	\$250,000	\$250,000	\$1,500
\$300,000	\$300,000	\$2,800	\$300,000	\$300,000	\$1,700
\$350,000	\$350,000	\$3,100	\$350,000	\$350,000	\$1,850
\$400,000	\$400,000	\$3,350	\$400,000	\$400,000	\$2,000
\$500,000	\$500,000	\$3,850	\$500,000	\$500,000	\$2,300

NON-RESIDENTIAL CONTENTS-ONLY COVERAGE^{1, 4}

Contents Above Ground Level More Than One Floor		All Other Locations (Basement-Only Not Eligible)	
Contents	Premium ²	Contents	Premium ²
\$ 50,000	\$121	\$ 50,000	\$ 275
\$100,000	\$231	\$100,000	\$ 500
\$150,000	\$321	\$150,000	\$ 675
\$200,000	\$381	\$200,000	\$ 850
\$250,000	\$441	\$250,000	\$1,000
\$300,000	\$501	\$300,000	\$1,150
\$350,000	\$561	\$350,000	\$1,300
\$400,000	\$621	\$400,000	\$1,450
\$500,000	\$741	\$500,000	\$1,700

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$11.00.

³Premium includes ICC premium of \$1.00. Deduct this amount if the risk is a townhouse/rowhouse condominium unit.

⁴Contents-only policies are not available for contents located in basement only.

NOTES: Condominium associations are not eligible for the Preferred Risk Policy. Individual condominium units are not eligible unless they qualify under one of the exceptions on page PRP 2.

The deductibles apply separately to building and contents. Building deductible, \$500. Contents deductible, \$500.

■ XI. COMPLETION OF THE FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

A. Policy Status

In the upper right corner of the form, check the appropriate box to indicate if the application is for a NEW policy or a RENEWAL of an existing policy. If the application is for a renewal, enter the current NFIP policy number.

B. Policy Term

The PRP is available only for 1-year terms.

1. Check the appropriate box to indicate who should receive the renewal bill. If BILL FIRST MORTGAGEE is checked, complete "First Mortgagee" section. If BILL SECOND MORTGAGEE, BILL LOSS PAYEE, or BILL OTHER is checked, provide mailing instructions in "Second Mortgagee or Other" section.
2. Enter the policy effective date and policy expiration date (month-day-year). The effective date of the policy is determined by adding the appropriate waiting period to the date of application in the "Signature" section. The standard waiting period is 30 days. Refer to the General Rules Section, page GR 7, for the applicable waiting period.

C. Agent Information

Enter the agent's (producer's) name, agency name and number, address, city, state, ZIP Code, telephone number, fax number, and tax I.D. Number or Social Security Number.

D. Insured's Mailing Address

1. Enter the name, mailing address, city, state, ZIP Code, telephone number, and Social Security Number of the insured.
2. If the insured's mailing address is a post office box or a rural route number, or if the address of the property to be insured is different from the mailing address, complete the "Property Location" section of the application.

E. Disaster Assistance

1. Check YES if flood insurance is being required for disaster assistance. Enter the insured's case file number, tax I.D. Number, or Social Security Number on the line for CASE FILE NUMBER.
2. In the "Second Mortgagee or Other" block, identify the government (disaster) agency, and enter the complete name and mailing address of the disaster agency.
3. If NO is checked, no other information is required.

F. First Mortgagee

Enter the name, mailing address, city, state, ZIP Code, telephone number, fax number, and loan number of the first mortgagee.

G. Second Mortgagee or Other

1. Identify additional mortgagees by checking the appropriate box and entering the loan number, mortgagee's name, mailing address, telephone number, and fax number.
2. If more than one additional mortgagee or disaster assistance agency exists, provide the requested information on the producer's letterhead.

H. Property Location

1. Check YES if the location of the property being insured is the same as the insured's mailing address entered in the "Insured Mailing Address" section. Leave the rest of this section blank unless there is more than one building at the property location.
2. If more than one building is at the location of the insured property, use this section to specifically identify the building to be insured. Briefly describe the building or submit a sketch showing the location of insured buildings to assist the NFIP in matching the policy number to the specific building insured.
3. If NO, provide the address or location of the property to be insured.

4. If the insured's mailing address is a post office box or rural route number, give the street address, legal description, or geographic location of the property.

I. Community

1. Enter the name of the county or parish where the property is located.
2. Check YES if the property is located in an unincorporated area of the county; otherwise, check NO.
3. Enter the community identification number, map panel number, and revision suffix for the community where the property is located. Community number and status may be obtained by calling the writing company, consulting a local community official, or referencing the NFIP *Community Status Book* online at www.fema.gov/fema/csb.shtm.
4. Enter the Flood Insurance Rate Map zone.

J. Building and Contents

Complete all required information in this section.

1. Check building occupancy: Single Family, 2-4 Family, Other Residential, or Non-Residential (incl. Hotel/Motel).
2. Enter date of construction.
3. Check building type. If the building has a basement or enclosure, count the basement or enclosure as a floor. If the building type is a manufactured (mobile) home/travel trailer on foundation, enter the make, model, and serial number in the block at the bottom of this section.

4. Check the "Y" box (YES) or the "N" box (NO) for "CONDO UNIT" and "TOWNHOUSE/ROWHOUSE CONDO UNIT."
5. Check location of building's contents. (Contents located entirely in a basement are not eligible for contents-only coverage.)
6. Check YES if the building is the insured's principal residence; otherwise, check NO.
7. Using normal company practice, estimate the replacement cost value and enter the value in the space provided. Include the cost of the building foundation when determining the replacement cost value.

K. Notice

If the answer to either question A or question B is YES, this risk is not eligible for the Preferred Risk Policy

L. Premium

1. Enter the coverage selected, and the premium, from the appropriate table on the back of the application form.
2. Add the \$50.00 Probation Surcharge, if applicable. Deduct \$1.00 if this is an application for a townhouse/rowhouse condominium unit.

M. Signature [and Date]

The application cannot be processed without the signature and date. Total premium, payable to the National Flood Insurance Program, must accompany the application.

**U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY**

National Flood Insurance Program

FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION

O.M.B. No. 1660-0006 Expires July 31, 2006

☐ NEW
☐ RENEWAL

CURRENT POLICY NUMBER
FL _____
IF NEW, LEAVE BLANK

POLICY TERM	DIRECT BILL INSTRUCTIONS: <input type="checkbox"/> BILL INSURED <input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE <input type="checkbox"/> BILL OTHER		WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> LOAN-NO WAITING	
	POLICY PERIOD IS FROM _____ TO _____ 12:01 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION			
AGENT INFORMATION	ADDRESS, TELEPHONE NO., AND FAX NO. OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: _____ _____ _____ AGENCY NO.: _____ AGENT'S TAX ID <input type="checkbox"/> T OR SSN <input type="checkbox"/> S _____		INSURED'S MAILING ADDRESS	NAME, TELEPHONE NUMBER AND MAILING ADDRESS OF INSURED: _____ _____ _____ _____ INSURED'S SOCIAL SECURITY NUMBER _____
DISASTER ASSISTANCE	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FHA <input type="checkbox"/> OTHER (PLEASE SPECIFY) _____ <input type="checkbox"/> FEMA <input type="checkbox"/> HHS _____ CASE FILE NUMBER _____		SECOND MORTGAGEE OR OTHER	IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME, TELEPHONE NO., FAX NO., AND ADDRESS. <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY, SPECIFY _____ <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> IF OTHER, PLEASE SPECIFY _____ _____ _____ LOAN NUMBER _____
FIRST MORTGAGEE	NAME, TELEPHONE NO., FAX NO., AND ADDRESS OF FIRST MORTGAGEE INCLUDING LOAN NUMBER: _____ _____ _____ LOAN NUMBER _____		COMMUNITY	NAME OF COUNTY/PARISH _____ LOCATED IN AN UNINCORPORATED AREA OF THE COUNTY? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO COMMUNITY NUMBER AND SUFFIX FOR LOCATION OF PROPERTY INSURED _____ FLOOD INSURANCE RATE MAP ZONE _____ INFORMATION SOURCE: <input type="checkbox"/> COMMUNITY OFFICIAL <input type="checkbox"/> FLOOD MAP <input type="checkbox"/> MORTGAGEE <input type="checkbox"/> OTHER, SPECIFY _____
PROPERTY LOCATION	IS INSURED LOCATION SAME AS INSURED MAILING ADDRESS? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION. (DO NOT USE P.O. BOX) _____ _____ _____			
BUILDING AND CONTENTS	BUILDING OCCUPANCY: <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCL. HOTEL/MOTEL)	BUILDING TYPE (INCLUDING BASEMENT/ENCLOSURE): <input type="checkbox"/> ONE FLOOR <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TWO FLOORS <input type="checkbox"/> THREE OR MORE FLOORS <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION	CONTENTS LOCATED IN: <input type="checkbox"/> ENCLOSURE ONLY (BASEMENT ONLY NOT ELIGIBLE) <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER FLOORS <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR	INSURED'S PRINCIPAL RESIDENCE? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO ESTIMATED REPLACEMENT COST AMOUNT \$ _____
	CONSTRUCTION DATE _____	IS BUILDING: CONDO UNIT <input checked="" type="checkbox"/> Y <input type="checkbox"/> N TOWNHOUSE/ROWHOUSE CONDO UNIT <input type="checkbox"/> Y <input checked="" type="checkbox"/> N		
MAKE, MODEL AND SERIAL NUMBER OF MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER _____				
NOTICE	THE FOLLOWING CONDITIONS SHOULD BE USED TO DETERMINE A BUILDING'S ELIGIBILITY FOR A PRP. A) IS THE BUILDING LOCATED IN A SPECIAL FLOOD HAZARD AREA ON A FLOOD HAZARD BOUNDARY MAP, OR ON A FLOOD INSURANCE RATE MAP ZONE A, AE, A1-A30, AO, AH, A99, V, VE, V1-V30, AR, AR DUAL ZONES ARI/AE, ARI/AH, ARI/AO, ARI/A1-A30, ARI/A? <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO B) DO ANY OF THESE CONDITIONS, ARISING FROM ONE OR MORE OCCURRENCES, EXIST? 2 LOSS PAYMENTS, EACH MORE THAN \$1,000 <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 3 OR MORE LOSS PAYMENTS, REGARDLESS OF AMOUNT <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 2 FEDERAL DISASTER RELIEF PAYMENTS, EACH MORE THAN \$1,000 <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 3 FEDERAL DISASTER RELIEF PAYMENTS, REGARDLESS OF AMOUNT <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO 1 FLOOD INSURANCE CLAIM PAYMENT AND 1 FLOOD DISASTER RELIEF PAYMENT (INCLUDING LOANS AND GRANTS), EACH MORE THAN \$1,000. <input checked="" type="checkbox"/> YES <input type="checkbox"/> NO INSURANCE IS AVAILABLE UNDER THIS APPLICATION ONLY IF THE ANSWERS TO THESE QUESTIONS ARE NO.		PREMIUM	ENTER SELECTED OPTION FROM THE PREMIUM TABLES ON THE BACK OF THIS FORM. BUILDING AND CONTENTS COVERAGE COMBINATION BUILDING: \$ _____ CONTENTS: \$ _____ PREMIUM: \$ _____ CONTENTS-ONLY COVERAGE AMOUNT: \$ _____ PREMIUM: \$ _____
SIGNATURE	(ONE BUILDING PER POLICY - BLANKET COVERAGE NOT PERMITTED)			
	THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. THE PROPERTY OWNER AND I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW. SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE _____ (MM/DD/YY) (OVER)			

N F I P C O P Y

FEMA Form 81-67, JUL 03

PREVIOUS EDITIONS ARE OBSOLETE.

F-089 (1/04)

SPECIAL NOTE TO INSURANCE AGENT: SEND ORIGINAL TO NFIP, KEEP SECOND COPY FOR YOUR RECORDS, GIVE THIRD COPY TO THE INSURED, AND FOURTH COPY TO MORTGAGEE.

1-4 FAMILY RESIDENTIAL BUILDING & CONTENTS COVERAGE COMBINATIONS¹

With Basement/Enclosure			Without Basement/Enclosure		
Building	Contents	Premium ^{2,3}	Building	Contents	Premium ^{2,3}
\$ 20,000	\$ 8,000	\$137	\$ 20,000	\$ 8,000	\$112
\$ 30,000	\$ 12,000	\$163	\$ 30,000	\$ 12,000	\$138
\$ 50,000	\$ 20,000	\$205	\$ 50,000	\$ 20,000	\$180
\$ 75,000	\$ 30,000	\$232	\$ 75,000	\$ 30,000	\$207
\$100,000	\$ 40,000	\$263	\$100,000	\$ 40,000	\$233
\$125,000	\$ 50,000	\$279	\$125,000	\$ 50,000	\$249
\$150,000	\$ 60,000	\$294	\$150,000	\$ 60,000	\$264
\$200,000	\$ 80,000	\$331	\$200,000	\$ 80,000	\$296
\$250,000	\$100,000	\$352	\$250,000	\$100,000	\$317

ALL RESIDENTIAL CONTENTS ONLY^{1,4}

Contents Located Above Ground Level More Than One Floor		All Other Locations (Basement Only Not Eligible)	
Contents	Premium ²	Contents	Premium ²
\$ 8,000	\$ 39	\$ 8,000	\$ 61
\$ 12,000	\$ 53	\$ 12,000	\$ 86
\$ 20,000	\$ 81	\$ 20,000	\$116
\$ 30,000	\$ 93	\$ 30,000	\$131
\$ 40,000	\$105	\$ 40,000	\$146
\$ 50,000	\$117	\$ 50,000	\$156
\$ 60,000	\$129	\$ 60,000	\$166
\$ 80,000	\$153	\$ 80,000	\$181
\$100,000	\$177	\$100,000	\$196

NON-RESIDENTIAL BUILDING & CONTENTS COVERAGE COMBINATIONS¹

With Basement/Enclosure			Without Basement/Enclosure		
Building	Contents	Premium ^{2,3}	Building	Contents	Premium ^{2,3}
\$ 50,000	\$ 50,000	\$ 800	\$ 50,000	\$ 50,000	\$ 500
\$100,000	\$100,000	\$1,375	\$100,000	\$100,000	\$ 800
\$150,000	\$150,000	\$1,850	\$150,000	\$150,000	\$1,050
\$200,000	\$200,000	\$2,200	\$200,000	\$200,000	\$1,300
\$250,000	\$250,000	\$2,500	\$250,000	\$250,000	\$1,500
\$300,000	\$300,000	\$2,800	\$300,000	\$300,000	\$1,700
\$350,000	\$350,000	\$3,100	\$350,000	\$350,000	\$1,850
\$400,000	\$400,000	\$3,350	\$400,000	\$400,000	\$2,000
\$500,000	\$500,000	\$3,850	\$500,000	\$500,000	\$2,300

NON-RESIDENTIAL CONTENTS ONLY^{1,4}

Contents Located Above Ground Level More Than One Floor		All Other Locations (Basement Only Not Eligible)	
Contents	Premium ²	Contents	Premium ²
\$ 50,000	\$121	\$ 50,000	\$ 275
\$100,000	\$231	\$100,000	\$ 500
\$150,000	\$321	\$150,000	\$ 675
\$200,000	\$381	\$200,000	\$ 850
\$250,000	\$441	\$250,000	\$1,000
\$300,000	\$501	\$300,000	\$1,150
\$350,000	\$561	\$350,000	\$1,300
\$400,000	\$621	\$400,000	\$1,450
\$500,000	\$741	\$500,000	\$1,700

¹Add the \$50.00 Probation Surcharge, if applicable.

²Premium includes Federal Policy Fee of \$11.00.

³Premium includes ICC premium of \$1.00. Deduct this amount if the risk is a townhouse/rowhouse condominium unit.

⁴Contents-only policies are not available for contents located in basement only.

NOTES: Condominium associations are not eligible for the Preferred Risk Policy. Individual condominium units are not eligible unless they qualify under one of the exceptions on page PRP 1 of the NFIP Flood Insurance Manual. The deductibles apply separately to building and contents. Building deductible, \$500. Contents deductible, \$500.

FLOOD INSURANCE PREFERRED RISK POLICY APPLICATION FEMA FORM 81-67

WARNING TO AGENTS AND INSURANCE APPLICANTS

The National Flood Insurance Act of 1968, as amended, prohibits a flood insurance policy from being newly issued or renewed on a property officially declared as being in violation of Section 1316 of the Act.

NONDISCRIMINATION

No person or organization shall be excluded from participation in, denied the benefits of, or subjected to discrimination under the Program authorized by the Act, on the grounds of race, color, creed, sex, age or national origin.

PRIVACY ACT

The information requested is necessary to process your Flood Insurance Application for a flood insurance policy. The authority to collect the information is Title 42, U.S. Code, Sections 4001 to 4028. Disclosures of this information may be made: to federal, state, tribal, and local government agencies, fiscal agents, your agent, mortgage servicing companies, insurance or other companies, lending institutions, and contractors working for us, for the purpose of carrying out the National Flood Insurance Program; to current Repetitive Loss Target Group (RLTG) property owners and Preferred Risk Policy (PRP) owners for the purpose of property loss history evaluation; to the American Red Cross for verification of nonduplication of benefits following a flooding event or disaster; to law enforcement agencies or professional organizations when there may be a violation or potential violation of law; to a federal, state or local agency when we request information relevant to an agency decision concerning issuance of a grant or other benefit, or in certain circumstances when a federal agency requests such information for a similar purpose from us; to a Congressional office in response to an inquiry made at the request of an individual; to the Office of Management and Budget (OMB) in relation to private relief legislation under OMB Circular A-19; and to the National Archives and Records Administration in records management inspections. Solicitation of your Social Security Number (SSN) is authorized under Executive Order 9397. Providing the SSN, as well as the other information, is voluntary, but failure to do so may delay or prevent issuance of the flood insurance policy.

DISCLOSURE OF YOUR SOCIAL SECURITY NUMBER UNDER PUBLIC LAW 93-579 SECTION 7(B)

Solicitation of the Social Security Number (SSN) is authorized under provisions of Executive Order 9397, dated November 22, 1943. The disclosure of your SSN is voluntary. However, since many persons appearing in the Government's administrative records possess identical names, the use of your SSN would provide for your precise identification.

GENERAL

This information is provided pursuant to Public Law 96-511 (Paperwork Reduction Act of 1980, as amended), dated December 11, 1980, to allow the public to participate more fully and meaningfully in the Federal paperwork review process.

AUTHORITY

Public Law 96-511, amended, 44 U.S.C. 3507; and 5 CFR 1320.

PAPERWORK BURDEN DISCLOSURE NOTICE

Public reporting burden for this form is estimated to average 15 minutes per response. Burden means the time, effort, and financial resources expended by persons to generate, maintain, retain, disclose, or to provide information to us. You may send comments regarding the burden estimate or any aspect of the form, including suggestions for reducing the burden to: U.S. Department of Homeland Security, Emergency Preparedness and Response Directorate, Federal Emergency Management Agency, 500 C Street, SW, Washington, DC 20472, Paperwork Reduction Project (1660-0006). **NOTE: Do not send your completed form to this address.**

MORTGAGE PORTFOLIO PROTECTION PROGRAM

I. BACKGROUND

The Mortgage Portfolio Protection Program (MPPP) was introduced on January 1, 1991, as an additional tool to assist the mortgage lending and servicing industries in bringing their mortgage portfolios into compliance with the flood insurance requirements of the Flood Disaster Protection Act of 1973.

The MPPP is not intended to act as a substitute for the need for mortgagees to review all mortgage loan applications at the time of loan origination and comply with flood insurance requirements as appropriate.

Proper implementation of the various requirements of the MPPP usually results in mortgagors, after their notification of the need for flood insurance, either showing evidence of such a policy, or contacting their local insurance agent or appropriate Write Your Own (WYO) company to purchase the necessary coverage. It is intended that flood insurance policies be written under the MPPP only as a last resort, and only on mortgages whose mortgagors have failed to respond to the various notifications required by the MPPP.

MORTGAGE PORTFOLIO PROTECTION PROGRAM RATE AND INCREASED COST OF COMPLIANCE (ICC) TABLE

ZONE	MPPP Rates per \$100 of Building Coverage	MPPP Rates per \$100 of Contents Coverage	ICC Premium for \$30,000 Coverage
A Zones - All building & occupancy types, except A99, AR, AR Dual Zones	2.20 / 1.10	2.30 / 1.10	75.00
V Zones - All building & occupancy types	3.38 / 3.38	3.47 / 3.47	75.00
A99 Zone, AR, AR Dual Zones	.67 / .35	.77 / .35	6.00

- NOTES:**
- (1) ICC coverage does not apply to contents-only policies or to individually owned condominium units insured under the Dwelling Form or General Property Form.
 - (2) The ICC premium is not eligible for the deductible discount. First calculate the deductible discount, then add in the ICC premium.
 - (3) Add Federal Policy Fee and Probation Surcharge, if applicable, when computing the premium.

II. REQUIREMENTS FOR PARTICIPATING IN THE MPPP

The following paragraphs represent the criteria and requirements that must be followed by all parties engaged in the sale of flood insurance under the National Flood Insurance Program's Mortgage Portfolio Protection Program.

A. General

1. All mortgagors notified, in conjunction with this Program, of their need to purchase flood insurance must be encouraged to obtain a Standard Flood Insurance Policy (SFIP) from their local agent.
2. When a mortgagee or a mortgage servicing company discovers, at any time following loan origination, that one or more of the loans in its portfolio is determined to be located in a Special Flood Hazard Area (SFHA), and that there is no evidence of flood insurance on such property(ies), then the MPPP may be used by such lender/servicer to obtain (force place) the required flood insurance coverage. The MPPP process can be accomplished with limited underwriting information and with special flat flood insurance rates.
3. In the event of a loss, the policy will have to be reformed if the wrong rate has been applied for the zone in which the property is located. Also, the amount of coverage may have to be changed if the building occupancy does not support that amount.
4. It will be the WYO company's responsibility to notify the mortgagor of all coverage limitations at the inception of coverage and to impose those

limitations that are applicable at the time of loss adjustment.

B. WYO Arrangement Article III-Fees

With the implementation of the MPPP, there is no change in the method of WYO company allowance from that which is provided in the Financial Assistance/Subsidy Arrangement for all flood insurance written.

C. Use of WYO Company Fees for Lenders/Servicers or Others

1. No portion of the allowance that a WYO company retains under the WYO Financial Assistance/Subsidy Arrangement for the MPPP may be used to pay, reimburse or otherwise remunerate a lending institution, mortgage servicing company, or other similar type of company that the WYO company may work with to assist in its flood insurance compliance efforts.
2. The only exception to this is a situation where the lender/servicer may be actually due a commission on any flood insurance policies written on any portion of the institution's portfolio because it was written through a licensed property insurance agent on their staff or through a licensed insurance agency owned by the institution or servicing company.

D. Notification

1. WYO Company/Mortgagee—Any WYO company participating in the MPPP must notify the lender or servicer, for which it is providing the MPPP capability, of the requirements of the MPPP. The WYO company must obtain signed evidence from each such lender or servicer indicating their receipt

GENERAL CHANGE ENDORSEMENT

The NFIP General Change Endorsement form cannot be used to renew, extend, or change a policy term. However, the General Change Endorsement form, or a similar form for WYO companies, can be used to make certain types of coverage and rating changes or corrections to existing policy data.

I. ENDORSEMENT RULES

A. Coverage Endorsements

1. Additional Coverage or Increase in Amount of Insurance

Added coverage, or an increase in the amount of insurance, is permitted at any time during a policy term. The additional premium is calculated pro rata for the balance of the policy term, at either the rate in effect on the endorsement effective date or the rate in effect on the policy effective date, in accordance with each WYO company's standard business practice. (See Examples 1 through 4 at the end of this section.) Refer to the General Rules section, page GR 7, for the applicable waiting period.

2. Reduction of Insurance

A reduction in the amount of *building* insurance *cannot* be made unless part of the building has been removed, which reduces the building's value to less than the amount of the building insurance. (See Example 6 at the end of this section.)

A reduction in the amount of *contents* insurance *cannot* be made unless some of the contents have been sold or removed, which reduces the contents' value to less than the amount of the contents insurance.

3. Removal of a Coverage

There is no return premium for the removal of building or contents coverage unless the property is no longer at the described location or the property of the policyholder. (See Example 5 at the end of this section.)

B. Rating Endorsements

1. Rate Reduction

It is not permissible to revise a policy's rating during a policy term, due to a rate

decrease, unless the effective date of the rate change is prior to the policy's effective date.

2. Rating Error

The NFIP rules require that the policy must be in effect in order to process refunds.

a. Current Term Refunds

Corrections will be allowed for only the current year for failure of the WYO company or NFIP Direct to:

- Use the map grandfather rule.
- Use the V-Zone Risk Factor Rating Form. The endorsement effective date is either the date the V-Zone Risk Factor Rating Form was certified or the effective date of the current policy year, whichever is later.
- Make a timely revision of alternative rates (rates used for Pre-FIRM rated risks where the zone is unknown).
- Use Post-FIRM rating for a Pre-FIRM structure. The refund will be processed if the insured provides an Elevation Certificate. The endorsement effective date is the effective date of the current policy year.
- Use an Elevation Certificate on Post-FIRM buildings rated using "Without Certificate of Compliance or Elevation Certificate" for Zones AO and AH, or "No Elevation Certificate or No Estimated BFE" for Unnumbered A Zone. The endorsement effective date is the effective date of the current policy term.

b. Current and One Prior Term Refunds

Premium refunds will be allowed for the current and 1 prior policy year when an incorrect flood zone and/or Base Flood Elevation was used at the time the policy was issued and the current FIRM shows a more hazardous zone or higher Base Flood Elevation.

■ c. Current and Prior Term Refunds

Premium refunds will be allowed with proper documentation (see III.B.2.a.) going back a maximum of 6 calendar years when there was a misrating such as an incorrect building description, lowest floor elevation, community number, flood zone, or Base Flood Elevation, so long as the insured can provide proof of the misrating. The flood zone and Base Flood Elevation can only be corrected using the current FIRM. Any lapse in coverage does not extend the number of years the premium refund is allowed.

For the above cases where the insured is rated using other than B, C, or X zone rates, but is found to be in a B, C, or X zone and eligible for a PRP, the writing company will be allowed to endorse or cancel/rewrite the policy to a PRP.

The Standard policy may be endorsed or cancelled/rewritten to a PRP only if the policy term that is being endorsed or cancelled/rewritten has no open claim or closed paid claim. The new PRP building coverage will be either equal to the building limit issued under the Standard policy or the next higher limit available under the PRP if there is no PRP option equal to the Standard policy building limit.

3. Revision of an Alternative Rating

Alternative rating is used to compute the premium on a Renewal Premium Notice following conversion of a community from the Emergency Program to the Regular Program. Alternative rates are also used by producers for the rating of Pre-FIRM construction. Alternative rating allows the producer and the policyholder 1 year to revise the rating, so a premium refund can be obtained from the renewal or inception date if it is determined that the insured property is located in a lower rated zone. During subsequent policy terms, such revisions may also be made effective with the start of the policy term.

4. Zone Revision

A map change (reprinting, Letter of Map Amendment [LOMA], Letter of Map Revision [LOMR]) may change the zone in which a property is located to a lower rated zone or it may change the Base Flood Elevation. In these cases, rating may be

revised for the current and prior policy years if the change occurred prior to the current policy year. The refund is for the policy year in which the map change became effective, subject to a 6-year limitation. In those cases where the community was converted from the Emergency Program to the Regular Program, the policy rating may be revised to reflect the correct flood zone; however, no premium refund is allowed on premium previously paid.

C. Changing Deductibles

Increasing deductibles is permitted during the current policy term. (See Example 7 at the end of this section.) Deductibles cannot be reduced mid-term, unless required by the mortgagee and written authorization is provided by the mortgagee. A 30-day waiting period will apply unless the request to reduce the deductible is in connection with making, extending, or renewing a loan.

The ICC premium is not eligible for the deductible discount or surcharge. First calculate the deductible discount or surcharge, then add in the ICC premium, for each policy year.

D. Changing Property Locations

A policy cannot be endorsed to change the location. This includes relocation from one unit to another unit in the same building. However, an erroneous address can be corrected through endorsement.

II. ENDORSEMENT PROCESSING PRIOR TO POLICY RENEWAL

A. During Last 90 Days of Policy Term

1. If the premium payment for renewal of the policy has not already been processed by the NFIP, a General Change Endorsement processed will produce a revised Renewal Premium Notice for the upcoming term.
2. If the original Renewal Premium Notice has not been paid, the payor may use the revised Renewal Premium Notice or subsequent Expiration/Reissue Notice.

B. During Last 75 Days of Policy Term

1. If the original Renewal Premium Notice *has not been paid*, the producer must submit the General Change Endorsement for the current policy term only and submit a Renewal Application for the upcoming term. *A separate premium payment must be submitted for each transaction.* (The insured and/or mortgagee, if payor, should be advised not to pay the Renewal

Premium Notice or Expiration/Reissue Notice when a Renewal Application and premium have been submitted.)

2. If the original Renewal Premium Notice *has been paid*, the producer must submit the General Change Endorsement together with any required additional premium for the renewal policy term and, if applicable, a separate General Change Endorsement and additional premium for the remainder of the current policy term.

C. Refunds Generated from Endorsement Processing

The return premium is based on rates in effect on the effective date of the change or the policy effective date, in accordance with the WYO company's standard business practice. It is calculated by revising the rate, effective from the inception date of the current policy term, provided the inception date is on or after the community conversion date.

The Expense Constant, Federal Policy Fee, and Probation Surcharge (if applicable) are not subject to calculation of return premiums.

III. PREPARATION OF FORM

A. GENERAL INSTRUCTIONS

Endorsements are processed by submitting a completed General Change Endorsement form and proper documentation (see III.B.2.a.) to the writing company.

Instructions for completing the General Change Endorsement form are self-explanatory. The following items are of special note:

- The policy term cannot be changed. All calculations must reflect the policy term shown on the current declarations page.
- A geographic location must be given for a property. For example, the insured's mailing address may be shown as:

Route 4
Box 179
Danville, Ohio 43014

The property location should be completed as: Farmhouse on the north side of U.S. 70, 6 miles west of Danville, Ohio 43014.

- The contents location section should be completed if contents coverage is being added/deleted or if the location of the contents being insured within the described building has changed. Provide an

explanation of the change of location in the description area of the section.

- The insured must sign and date the General Change Endorsement form whenever there is a request to reduce policy limits, make policy assignment, or change the agent of record.

B. REFUND PROCESSING PROCEDURES

1. The current NFIP insurer (WYO Company or Direct Business) will be responsible for returning the premium for the current and prior policy year, provided that it was the insurer for that period. If another NFIP insurer was the insurer for the prior policy year, it will be responsible for returning the premium for that year. Agents submit requests to their carrier.

2. Requests for refunds for more than 2 years must be processed by the NFIP Bureau.

- a. For requests processed by the Bureau, the NFIP insurer must submit all of the documentation necessary to make a refund for any period exceeding 2 years. At a minimum, this documentation will consist of the following:

- The company's statistical records or declarations pages for each policy term and evidence of premium payments obtained from the insured if these documents are not available from the company's records.
- An endorsement request for each year and the premium refund calculation for each year that the company had the policy.
- A copy of the most recent FIRM marked to show the exact location and flood zone of the building; a LOMA; a LOMR; a FEMA Out-as-Shown Determination; a letter containing the same information and signed by a local community official; an Elevation Certificate signed by a surveyor, engineer, architect, or local community official; or a flood zone determination certification that guarantees the accuracy of the information.

- b. In order for the Bureau to process a refund request, the appropriate documentation must be mailed directly

to the NFIP Bureau and Statistical Agent, Underwriting Department, 7700 Hubble Drive, Lanham, MD 20706.

3. WYO Companies will be notified of the premium refunded and the Expense Allowance due to the NFIP. The companies must maintain this documentation as part of their underwriting files.

4. Any lapse in coverage does not extend the number of years the premium refund is allowed.

The Bureau will return to the sender any unauthorized refund requests for more than 2 years.

IV. ENDORSEMENT RATING EXAMPLES

TABLE OF CONTENTS

<u>EXAMPLE</u>		<u>PAGE</u>	
Example 1	Increasing Coverage on a Preferred Risk Policy	END 6	■
Example 2	Increasing Coverage, Program Conversion	END 7	■
Example 3	Increasing Coverage	END 8	■
Example 4	Increasing Coverage After a Rate Change	END 9	■
Example 5	Removing Contents.....	END 10	■
Example 6	Reducing Building Coverage.....	END 11	■
Example 7	Increasing Deductible.....	END 12	■

EXAMPLE 1

INCREASING COVERAGE ON A PREFERRED RISK POLICY

- Policy term is October 15, 2004-2005
 - Pre-FIRM, X-Zone, with basement
 - Present coverage:
Building \$75,000/Contents \$30,000
 - Premium at policy inception was \$232.
 - Endorsement effective date is June 2, 2005.
 - Coverages added are \$125,000 on the building and \$50,000 on the contents for a total of \$200,000 on the building and \$80,000 on the contents.
- Rates in effect on the effective date of the policy are to be used in calculating the premiums.
 - The difference between these two premiums is \$99.
 - Prorate the difference using the pro rata factor below:

Time period is June 2, 2005,
to October 15, 2005
Number of days is 135
Pro rata factor is .370

INSURANCE COVERAGE			SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
			AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC			75,000	—	232	125,000	—	331	331
BUILDING ADDITIONAL									—
CONTENTS BASIC			30,000			50,000			—
CONTENTS ADDITIONAL									—
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW						PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		331
BUILDING COVERAGE			CONTENTS COVERAGE				DEDUCT. DISCOUNT/SURCHARGE		—
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL		SUBTOTAL		331
		200,000			80,000		ICC PREMIUM		—
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						SUBTOTAL		331	
						CRS PREMIUM DISCOUNT ____%		—	
						SUBTOTAL		331	
						PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)</i>		232	
						DIFFERENCE <u> + </u> (+/-)		+99	
SIGNATURE OF INSURED AND DATE _____ SIGNATURE OF INSURANCE AGENT/BROKER _____ DATE (MMDDYY) _____						PRO RATA FACTOR		.370	
						TOTAL (+/-)		+37	

EXAMPLE 2

INCREASING COVERAGE, PROGRAM CONVERSION

- Policy term is January 15, 2005-2006
- Single family dwelling, no basement, Pre-FIRM
- Present coverage: Building \$35,000/
Contents \$10,000
- Policy conversion date from Emergency to
Regular Program: July 15, 2005
- Building located in an A99 Zone
- Premium rates are: Building .58/.14, Contents
.94/.25.
- Endorsement effective date is August 14, 2005.
(The Emergency Program premiums that already
exist on this policy are earned for the remainder
of the policy term; they are not refundable.)
- The coverages being added are \$50,000 on the
building and \$15,000 on the contents for a total
of \$85,000 on the building and \$25,000 on the
contents; and \$30,000 coverage for ICC.
- To increase coverage, complete Sections A
and B. Section A is for current coverage,
Section B should show only the amounts of the
increases.
- \$15,000 of the \$50,000 coverage to be added on the
building must be calculated in the "Amount" column

under Section B, "Increased-Decreased Coverage
Only" (using the applicable rate) to amend the
present coverage to the threshold for the Regular
Program basic limits.

- \$10,000 of the \$15,000 coverage to be added on
the contents must be calculated under the
"Amount" column under Section B, "Increased-
Decreased Coverage Only" (using the applicable
rate) to amend the present coverage to the
threshold for the Regular Program basic limits.
- Add Sections A and B premiums to obtain the
New Premium Subtotals.
- Add the ICC premium, which was not paid in the
Emergency Program.
- The Premium Previously Paid is \$362 (excluding
ICC/Probation Surcharge/Expense Constant/
Federal Policy Fee).
- Subtract the Premium Previously Paid from the
Premium Total to obtain the Difference
(additional/return premium).
- Prorate the Difference

Time period is August 14, 2005,
to January 15, 2006
Number of days is 154
Pro rata factor is .422

INSURANCE COVERAGE			SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS		
			AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC			35,000	.76	266	15,000	.58	87	353		
BUILDING ADDITIONAL						35,000	.14	49	49		
CONTENTS BASIC			10,000	.96	96	10,000	.94	94	190		
CONTENTS ADDITIONAL						5,000	.25	13	13		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW						PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		SUBTOTAL		605	
BUILDING COVERAGE			CONTENTS COVERAGE					DEDUCT. DISCOUNT/SURCHARGE		—	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL			SUBTOTAL		605	
50,000	35,000	85,000	20,000	5,000	25,000			ICC PREMIUM		6	
								SUBTOTAL		611	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						CRS PREMIUM DISCOUNT ____%		—			
						SUBTOTAL		611			
						PREMIUM PREVIOUSLY PAID		362			
						(Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)					
						DIFFERENCE <u> + </u> (+/-)		+249			
						PRO RATA FACTOR		.422			
SIGNATURE OF INSURED AND DATE						SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)		TOTAL (+/-)	+105

EXAMPLE 3

INCREASING COVERAGE

- Policy term is December 12, 2004-2005
- Single family dwelling, no basement
- Pre-FIRM Building
- Building located in Zone C
- Present coverage: Building \$35,000/ Contents \$10,000
- Endorsement is effective on May 1, 2005, to add additional coverage of \$65,000 on the building and \$15,000 on the contents for a total of \$100,000 building coverage and \$25,000 contents coverage.
- Premium rates are: Building .58/.14, Contents .94/.25.
- To increase coverage, complete Sections A and B. Section A is for current coverage. Section B should show the amount of the coverage increase only.
- \$15,000 of the \$50,000 coverage to be added on the building must be calculated in the "Amount" column under Section B, "Increased-Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- \$10,000 of the \$15,000 coverage to be added on the contents must be calculated under the "Amount" column under Section B, "Increased-Decreased Coverage Only" (using the applicable rate) to amend the present coverage to the threshold for the Regular Program basic limits.
- Add Section A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add in the ICC Premium.
- The Premium Previously Paid is \$303 (excluding Probation Surcharge/Expense Constant/Federal Policy Fee) which is the total current annual premium including ICC premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

Time period is May 1, 2005,
to December 12, 2005
Number of days is 225
Pro rata factor is .616

INSURANCE COVERAGE			SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS		
			AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM			
BUILDING BASIC			35,000	.58	203	15,000	.58	87	290		
BUILDING ADDITIONAL						50,000	.14	70	70		
CONTENTS BASIC			10,000	.94	94	10,000	.94	94	188		
CONTENTS ADDITIONAL						5,000	.25	13	13		
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW						PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		SUBTOTAL		561	
BUILDING COVERAGE			CONTENTS COVERAGE					DEDUCT. DISCOUNT/SURCHARGE		—	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL			SUBTOTAL		561	
50,000	50,000	100,000	20,000	5,000	25,000			ICC PREMIUM		6	
								SUBTOTAL		567	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						CRS PREMIUM DISCOUNT ____%		—			
						SUBTOTAL		567			
						PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/Expense Constant/Federal Policy Fee)</i>		303			
						DIFFERENCE + — (-/-)		+264			
						PRO RATA FACTOR		.616			
						TOTAL (+/-)		+163			
SIGNATURE OF INSURED AND DATE			SIGNATURE OF INSURANCE AGENT/BROKER			DATE (MMDDYY)					

EXAMPLE 4

INCREASING COVERAGE AFTER A RATE CHANGE

- Policy term is July 15, 2004-2005
- Single family dwelling, Regular Program
- One floor, no basement
- Current policy limits: Building \$30,000 Contents \$8,000
- Building located in an AE Zone, Post-FIRM
- Premium rates are: Building .98, Contents 1.10
- Post-FIRM construction with a 0 elevation difference
- Endorsement effective date is May 15, 2005
- The coverages being added are \$15,000 on the building and \$7,000 on contents for a total of \$45,000 building coverage and \$15,000 contents coverage.
- A rate increase takes effect on May 1, 2005.
- Rates in effect on the effective date of the policy are to be used.
- In Section A, enter the basic limits and rates for building and contents in effect at the beginning of the policy term.
- In Section B, enter the \$15,000 basic building amount, and the applicable rate (.98). (See page END 1, "Additional Coverage or Increase in Amount of Insurance." Companies are allowed to use either rates in effect at policy inception or rates in effect at endorsement effective date.)
- In Section B, enter the \$7,000 basic contents amount and the applicable rate (1.10).
- Add Sections A and B premiums to obtain the New Premium Totals.
- Add the New Premium Totals to calculate the Premium Subtotal.
- Add in the ICC Premium.
- The Premium Previously Paid is \$388 (excluding Probation Surcharge/Expense Constant/Federal Policy Fee), which is the total current annual premium including ICC premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

Time period is May 15, 2005,
to July 15, 2005
Number of days is 61
Pro rata factor is .167

INSURANCE COVERAGE			SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
			AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC			30,000	.98	294	15,000	.98	147	441
BUILDING ADDITIONAL									
CONTENTS BASIC			8,000	1.10	88	7,000	1.10	77	165
CONTENTS ADDITIONAL									
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW						PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		606
BUILDING COVERAGE			CONTENTS COVERAGE				DEDUCT. DISCOUNT/SURCHARGE		—
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL		SUBTOTAL		606
45,000	0	45,000	15,000	0	15,000		ICC PREMIUM		6
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						SUBTOTAL		612	
						CRS PREMIUM DISCOUNT ____%		—	
						SUBTOTAL		612	
						PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/Expense Constant/ Federal Policy Fee)</i>		388	
						DIFFERENCE + (-)		+224	
						PRO RATA FACTOR		.167	
SIGNATURE OF INSURED AND DATE						SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)	
						TOTAL (+/-)		+37	

EXAMPLE 5

REMOVING CONTENTS

- Policy term is May 20, 2004-2005
- Non-residential structure
- Emergency Program
- Policy limits: Building \$100,000/Contents \$100,000
- Insured purchased a new business location and moved the contents to the new location while still retaining the old location as rental property. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates for building and contents are .83/1.62.
- Removal date and effective date of change is January 14, 2005.
- Enter the current building and contents coverages in Section A and the current rates (.83/1.62).
- Enter the decrease in contents coverage in Section B.
- Add all New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$2,450 (excluding Probation Surcharge/Expense Constant/Federal Policy Fee), which is the total current premium from Section A.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

Time period is January 14, 2005,
to May 20, 2005
Number of days is 126
Pro rata factor is .345

INSURANCE COVERAGE	SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS			
	AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM				
BUILDING BASIC	100,000	.83	830	0			830			
BUILDING ADDITIONAL										
CONTENTS BASIC	100,000	1.62	1,620	-100,000	1.62	-1,620	0			
CONTENTS ADDITIONAL										
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW				PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____		SUBTOTAL		830		
BUILDING COVERAGE			CONTENTS COVERAGE			DEDUCT. DISCOUNT/SURCHARGE		—		
BASIC	ADDITIONAL	TOTAL	BASIC			ADDITIONAL	TOTAL	SUBTOTAL		830
—	—	100,000	—			—	0	ICC PREMIUM		—
						SUBTOTAL		830		
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						CRS PREMIUM DISCOUNT ____%		—		
						SUBTOTAL		830		
						PREMIUM PREVIOUSLY PAID (Excludes Probation Surcharge/Expense Constant/Federal Policy Fee)		2,450		
						DIFFERENCE — (+/-)		-1,620		
						PRO RATA FACTOR		.345		
						TOTAL (+/-)		-559		
SIGNATURE OF INSURED AND DATE		SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)						

EXAMPLE 6

REDUCING BUILDING COVERAGE

- Policy term is September 1, 2004-2005
- Single family dwelling, with basement
- Regular Program, Zone B, Post-FIRM
- Policy limits: Building \$150,000/Contents \$0
- A wing of the building was destroyed by fire on July 1, 2005, and the building was repaired without the wing, reducing the value of the dwelling to \$100,000. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
- Present rates are: Building .66/.20.
- Endorsement effective date is July 1, 2005.
- In Section A, enter the basic building amount (\$50,000) and the applicable rate (.66).
- In Section B, enter the new additional building amount at the same rate of .20.
- Add Sections A and B to obtain the New Premium Totals.
- Add the New Premium Totals to obtain the Premium Subtotal.
- The Premium Previously Paid is \$536 (excluding Probation Surcharge/Expense Constant/Federal Policy Fee), which is the total current annual premium including ICC premium.
- Add ICC Premium.
- Subtract the Premium Previously Paid from the Premium Total to obtain the Difference (should be additional/return premium).
- Prorate the Difference

Time period is July 1, 2005,
to September 1, 2005
Number of days is 62
Pro rata factor is .170

INSURANCE COVERAGE			SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS	
			AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM		
BUILDING BASIC			50,000	.66	330	0			330	
BUILDING ADDITIONAL			100,000	.20	200	-50,000	.20	-100	100	
CONTENTS BASIC									—	
CONTENTS ADDITIONAL									—	
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW						PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		430	
BUILDING COVERAGE			CONTENTS COVERAGE				DEDUCT. DISCOUNT/SURCHARGE		—	
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL		SUBTOTAL		430	
50,000	50,000	100,000					ICC PREMIUM		6	
							SUBTOTAL		436	
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						CRS PREMIUM DISCOUNT ____%		—		
						SUBTOTAL		436		
						PREMIUM PREVIOUSLY PAID		536		
						(Excludes Probation Surcharge/Expense Constant/Federal Policy Fee)				
						DIFFERENCE — (+/-)		-100		
						PRO RATA FACTOR		.170		
SIGNATURE OF INSURED AND DATE						SIGNATURE OF INSURANCE AGENT/BROKER		DATE (MMDDYY)	TOTAL (+/-)	-17

EXAMPLE 7

INCREASING DEDUCTIBLE

- Policy term is January 15, 2005-2006
 - Single family dwelling
 - Emergency Program (Pre-FIRM)
 - Current policy limits: Building \$35,000/Contents \$10,000
 - Policy deductible: \$1,000/\$1,000
 - Insured requests to increase deductible to \$4,000/\$2,000 (.825), effective June 15, 2005. (This explanation should be recorded in the Reason for Change section of the General Change Endorsement form.)
 - Present rates are: Building: .76, Contents .96.
 - Enter the current building and contents coverage in Section A, and enter the applicable rates.
 - Add Sections A and B to obtain the New Premium Totals.
 - Add the New Premium Totals to obtain the Premium Subtotal.
 - The Premium Previously Paid is \$362 (excluding ICC*, and Probation Surcharge/Expense Constant/Federal Policy Fee), which is the total current annual premium from Section A.
 - Calculate the Deductible Discount amount and enter that amount in the block marked Difference.
 - Prorate the Difference
- Time period is June 15, 2005,
to January 15, 2006
Number of days is 214
Pro rata factor is .586

*ICC-N/A in Emergency Program

INSURANCE COVERAGE			SECTION A CURRENT COVERAGE			SECTION B + INCREASED — DECREASED COVERAGE ONLY			NEW PREMIUM TOTALS
			AMOUNT	RATE	PREMIUM	AMOUNT	RATE	PREMIUM	
BUILDING BASIC			35,000	.76	266	0			266
BUILDING ADDITIONAL									—
CONTENTS BASIC			10,000	.96	96	0			96
CONTENTS ADDITIONAL									—
IF CHANGING AMOUNT OF INSURANCE, ENTER NEW TOTAL AMOUNT BELOW						PAYMENT OPTION: <input type="checkbox"/> CREDIT CARD <input type="checkbox"/> OTHER: _____	SUBTOTAL		362
BUILDING COVERAGE			CONTENTS COVERAGE				DEDUCT. DISCOUNT/SURCHARGE		-63
BASIC	ADDITIONAL	TOTAL	BASIC	ADDITIONAL	TOTAL		SUBTOTAL		299
							ICC PREMIUM		N/A
							SUBTOTAL		299
IF RETURN PREMIUM, MAIL REFUND TO: <input type="checkbox"/> INSURED <input type="checkbox"/> AGENT <input type="checkbox"/> PAYOR. THE ABOVE STATEMENTS ARE CORRECT TO THE BEST OF MY KNOWLEDGE. I UNDERSTAND THAT ANY FALSE STATEMENTS MAY BE PUNISHABLE BY FINE OR IMPRISONMENT UNDER APPLICABLE FEDERAL LAW.						CRS PREMIUM DISCOUNT ____%		—	
						SUBTOTAL		299	
						PREMIUM PREVIOUSLY PAID <i>(Excludes Probation Surcharge/Expense Constant/Federal Policy Fee)</i>		362	
						DIFFERENCE — (+/-)		-63	
						PRO RATA FACTOR		.586	
SIGNATURE OF INSURED AND DATE _____						SIGNATURE OF INSURANCE AGENT/BROKER _____		DATE (MMDDYY) _____	
						TOTAL (+/-)		-37	

U.S. DEPARTMENT OF HOMELAND SECURITY
FEDERAL EMERGENCY MANAGEMENT AGENCY
National Flood Insurance Program

O.M.B. No. 1660-0006 Expires July 31, 2006

FLOOD INSURANCE GENERAL CHANGE ENDORSEMENT

IMPORTANT—PLEASE PRINT OR TYPE

POLICY NUMBER

FL _____

POLICY TERM	REASON FOR CHANGE: (ATTACH MEMO IF ADDITIONAL SPACE IS NEEDED):	
	CHANGE DIRECT BILL INSTRUCTIONS TO: <input type="checkbox"/> BILL INSURED <input type="checkbox"/> BILL FIRST MORTGAGEE <input type="checkbox"/> BILL SECOND MORTGAGEE <input type="checkbox"/> BILL LOSS PAYEE <input type="checkbox"/> BILL OTHER	
AGENT INFORMATION	POLICY PERIOD IS FROM _____ TO _____ 1201 A.M. LOCAL TIME AT THE INSURED PROPERTY LOCATION WAITING PERIOD: <input type="checkbox"/> STANDARD 30-DAY <input type="checkbox"/> LOAN—NO WAITING <input type="checkbox"/> MAP REV. (ZONE CHANGE FROM NON-SHFA TO SHFA)—ONE DAY ENDORSEMENT EFFEC. DATE _____ FOR ADDED COVERAGE INCLUDE THE WAITING PERIOD FROM THE ENDORSEMENT APPLICATION DATE	
	ADDRESS OF LICENSED PROPERTY OR CASUALTY INSURANCE AGENT OR BROKER: _____ ADDRESS CHANGED? <input type="checkbox"/> YES <input type="checkbox"/> NO AGENCY NO.: _____ AGENTS TAX ID _____ <input type="checkbox"/> T OR <input type="checkbox"/> SSN <input type="checkbox"/> S NEW AGENT? <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, THE INSURED MUST SIGN THIS FORM	
DISAS. ASSIST.	NAME, MAILING ADDRESS AND TELEPHONE NO. OF INSURED: _____ INSURED'S SOCIAL SECURITY NUMBER: _____	
	IS INSURANCE REQUIRED FOR DISASTER ASSISTANCE <input type="checkbox"/> YES <input type="checkbox"/> NO IF YES, CHECK THE GOVERNMENT AGENCY: <input type="checkbox"/> SBA <input type="checkbox"/> FEMA <input type="checkbox"/> FHFA ENTER CASE FILE NUMBER OR INSURED'S SOCIAL SECURITY NUMBER _____ <input type="checkbox"/> OTHER (PLEASE SPECIFY) _____	
FIRST MORTGAGE	NAME AND ADDRESS OF FIRST MORTGAGEE _____ LOAN NO.: _____ PHONE NO.: _____ FAX NO.: _____	
	IF SECOND MORTGAGEE, LOSS PAYEE OR OTHER IS TO BE BILLED, THE FOLLOWING MUST BE COMPLETED, INCLUDING THE NAME AND ADDRESS: <input type="checkbox"/> 2ND MORTGAGEE <input type="checkbox"/> DISASTER AGENCY <input type="checkbox"/> LOSS PAYEE <input type="checkbox"/> IF OTHER, PLEASE SPECIFY: _____	
PROPERTY LOCATION	IS INSURED PROPERTY LOCATION SAME AS INSURED MAILING ADDRESS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, ENTER PROPERTY ADDRESS. IF RURAL, DESCRIBE PROPERTY LOCATION (DO NOT USE P.O. BOX) _____ THE LOCATION OF INSURED PROPERTY CANNOT BE CHANGED BY ENDORSEMENT—A NEW APPLICATION IS REQUIRED	
	NAME OF COUNTY/PARISH: _____ LOCATED IN AN UNINCORPORATED AREA OF THE COUNTY? <input type="checkbox"/> YES <input type="checkbox"/> NO COMMUNITY NO./PANEL NO. AND SUFFIX FOR LOCATION OF PROPERTY INSURED _____ COMMUNITY PROGRAM TYPE IS: <input type="checkbox"/> R REGULAR <input type="checkbox"/> E EMERGENCY IS BUILDING IN SPECIAL FLOOD HAZARD AREA? <input type="checkbox"/> YES <input type="checkbox"/> NO FLOOD INSURANCE RATE MAP ZONE _____	
BUILDING	BUILDING OCCUPANCY <input type="checkbox"/> SINGLE FAMILY <input type="checkbox"/> 2-4 FAMILY <input type="checkbox"/> OTHER RESIDENTIAL <input type="checkbox"/> NON-RESIDENTIAL (INCLUDING HOTEL/MOTEL) BASEMENT OR ENCLOSED AREA BELOW AN ELEVATED BUILDING: <input type="checkbox"/> NONE <input type="checkbox"/> FINISHED <input type="checkbox"/> UNFINISHED DOES INSURED QUALIFY AS A SMALL BUSINESS? <input type="checkbox"/> YES <input type="checkbox"/> NO	
	NUMBER OF FLOORS IN ENTIRE BUILDING (INCLUDE BASEMENT/ENCLOSED AREA, IF ANY) OR BUILDING TYPE <input type="checkbox"/> 1 <input type="checkbox"/> 2 <input type="checkbox"/> 3 OR MORE <input type="checkbox"/> SPLIT LEVEL <input type="checkbox"/> TOWNHOUSE/ROWHOUSE (RCBP LOWRISE ONLY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOME/TRAVEL TRAILER ON FOUNDATION IF NOT A SINGLE FAMILY DWELLING, THE NUMBER OF OCCUPANCIES (UNITS) IS _____ CONDO COVERAGE IS FOR: <input type="checkbox"/> UNIT <input type="checkbox"/> ENTIRE BUILDING	
COMMUNITY	RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION POLICY ONLY. TOTAL NUMBER OF UNITS (INCLUDE NON-RES.) <input type="checkbox"/> HIGH-RISE <input type="checkbox"/> LOW-RISE ESTIMATED REPLACEMENT COST AMOUNT \$ _____ IS BUILDING INSURED'S PRINCIPAL RESIDENCE? <input type="checkbox"/> YES <input type="checkbox"/> NO IS THIS BUILDING IN THE COURSE OF CONSTRUCTION? <input type="checkbox"/> YES <input type="checkbox"/> NO	
	DEDUCTIBLE <input type="checkbox"/> BUILDING \$ _____ <input type="checkbox"/> CONTENTS \$ _____ DEDUCTIBLE BUYBACK? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING ELEVATED? <input type="checkbox"/> YES <input type="checkbox"/> NO IF BUILDING IS ELEVATED, COMPLETE PART 2 OF THE FLOOD INSURANCE APPLICATION. IF YES, AREA BELOW IS: <input type="checkbox"/> FREE OF OBSTRUCTION <input type="checkbox"/> WITH OBSTRUCTION IS INSURED PROPERTY OWNED BY STATE GOVERNMENT? <input type="checkbox"/> YES <input type="checkbox"/> NO	
CONTENTS	CONTENTS LOCATED IN: <input type="checkbox"/> BASEMENT/ENCLOSURE <input type="checkbox"/> BASEMENT/ENCLOSURE AND ABOVE <input type="checkbox"/> LOWEST FLOOR ONLY ABOVE GROUND LEVEL <input type="checkbox"/> LOWEST FLOOR ABOVE GROUND LEVEL AND HIGHER <input type="checkbox"/> ABOVE GROUND LEVEL MORE THAN ONE FULL FLOOR (IF SINGLE FAMILY, CONTENTS ARE RATED THROUGHOUT THE BUILDING) IS PERSONAL PROPERTY HOUSEHOLD CONTENTS? <input type="checkbox"/> YES <input type="checkbox"/> NO IF NO, PLEASE DESCRIBE: _____	
	ALL BUILDINGS: CHECK ONE OF THE FIVE BLOCKS: <input type="checkbox"/> BUILDING PERMIT DATE OR <input type="checkbox"/> DATE OF CONSTRUCTION ____/____/____ (MM/DD/YY) <input type="checkbox"/> SUBSTANTIAL IMPROVEMENT DATE ____/____/____ (MM/DD/YY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED IN A MOBILE HOME PARK OR SUBDIVISION: CONSTRUCTION DATE OF MOBILE HOME PARK OR SUBDIVISION FACILITIES ____/____/____ (MM/DD/YY) <input type="checkbox"/> MANUFACTURED (MOBILE) HOMES/TRAVEL TRAILERS LOCATED OUTSIDE A MOBILE HOME PARK OR SUBDIVISION: DATE OF PERMANENT PLACEMENT ____/____/____ (MM/DD/YY)	
CONSTRUCTION DATA	IS BUILDING POST-FIRM CONSTRUCTION <input type="checkbox"/> YES <input type="checkbox"/> NO BUILDING DIAGRAM NUMBER _____ LOWEST ADJACENT GRADE (LAG) _____ IF POST-FIRM CONSTRUCTION IN ZONES A, A1, A30, AE, AO, AH, V-V1, V30, VE, OR IF PRE-FIRM CONSTRUCTION IS ELEVATION RATED, ATTACH CERTIFICATION. LOWEST FLOOR ELEVATION _____ (-) BASE FLOOD ELEVATION _____ (+) DIFFERENCE TO NEAREST FOOT _____ (+ OR -) IN ZONES V AND V1-V30 ONLY DOES BASE FLOOD ELEVATION INCLUDE EFFECTS OF WAVE ACTION? <input type="checkbox"/> YES <input type="checkbox"/> NO IS BUILDING FLOOD-PROOFED? <input type="checkbox"/> YES <input type="checkbox"/> NO (SEE FLOOD INSURANCE MANUAL FOR CERTIFICATION FORM) ELEVATION CERTIFICATION DATE _____	
	TO INCREASE/DECREASE COVERAGE, COMPLETE SECTIONS A & B. FOR RATE CHANGE, COMPLETE SECTION A ONLY.	
COVERAGE AND RATING	INSURANCE COVERAGE	
	SECTION A CURRENT COVERAGE	
SIGNATURE	SECTION B DECREASED COVERAGE ONLY	
	NEW PREMIUM TOTALS	

FEMA Form 81-18, JUL 03

PLEASE ATTACH TO NFIP COPY OF ENDORSEMENT A CHECK OR MONEY ORDER FOR THE TOTAL ADDITIONAL PREMIUM
MADE PAYABLE TO THE NATIONAL FLOOD INSURANCE PROGRAM.

F-051 (1/04)

ATTACH CHECK TO ORIGINAL AND SEND TO NFIP. KEEP SECOND COPY FOR YOUR RECORDS. GIVE THIRD COPY TO INSURED, AND FOURTH COPY TO MORTGAGEE.

Federal Policy Fee, and Probation Surcharge, is provided. (TRRP reason 08)

8. **Policy Not Required by Mortgagee.** This provides a means to cancel a policy when coverage was required by the mortgagee for a closing and it was later determined that the property was not located in a Special Flood Hazard Area (SFHA). As a result, coverage was not required by the mortgagee. The mortgagee's statement to this effect must be attached to the Cancellation/Nullification Request Form. This cancellation reason can be used only if the cancellation request was made during the initial policy term. The cancellation effective date is the date the cancellation request is received by the writing company. A revised determination received from the lender may be used to cancel the policy. A FEMA Out-As-Shown Determination, as a result of a LOMA application, is needed if there is a discrepancy between the lender's and the insured's determinations. (TRRP reason 50)

9. **Insurance No Longer Required by Mortgagee Because Property Is No Longer Located in a Special Flood Hazard Area.** Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in an SFHA. Following a map revision, if the property is no longer located in an SFHA, then the policy may be *cancelled* provided the mortgagee confirms in writing that (1) the insurance was required as part of the mortgage; and (2) the lender no longer requires the flood insurance policy. A full refund of premium, including the Expense Constant, Federal Policy Fee, and Probation Surcharge, is provided for the current policy year, and for an additional policy year in those cases where the insured had been required to renew the policy during the 6-month period when a revised map was being reprinted, if no claim has been paid or is pending during the policy year that is being cancelled. (TRRP reason 09)

NOTE: RCBAP policies require a release from the mortgagee of every unit owner in the association or a statement of the unit owner, if no mortgagee. Only after this requirement is met can the policy be cancelled.

10. **Condominium Policy (Unit or Association) Converting to RCBAP.** This provides a means to cancel a condominium policy because coverage is being provided under an RCBAP. Duplicate coverage occurs when the unit owner policy and the RCBAP limits are more than the cost of the unit, up to the maximum limits of the Program. A pro rata premium refund, including Expense Constant, Federal Policy Fee, and Probation Surcharge, is provided. (TRRP reason 45)
11. No longer valid.
12. **Mortgage Paid Off.** This reason is used to cancel a policy that was obtained due to a requirement by a mortgagee or lender as a condition of a mortgage loan, and that mortgage loan has now been paid off. The mortgage must have been paid off on May 1, 1999, or later. A statement from the mortgagee stating that the mortgage has been paid off and that flood insurance was required as part of the mortgage must be attached to the Cancellation/Nullification Request Form. If the cancellation date is the same as the effective date of the current policy term, a full premium refund is provided if no claim has been paid or is pending. (TRRP reason 52)
13. **Voidance Prior to Effective Date.** This reason is used when coverage is not mandatory and a policyholder decides during the 30-day waiting period, or prior to the effective date of a renewal, not to take the policy, after submitting a premium payment. A full premium refund is provided, including Expense Constant, Federal Policy Fee, and Probation Surcharge. (TRRP reason 60)
14. **Voidance Due to Credit Card Error.** This reason is used when an error or billing dispute occurs (processing error or fraud) on a credit card payment. A full refund, including the Expense Constant, Federal Policy Fee, and Probation Surcharge, is provided. (TRRP reason 70)
15. **Insurance No Longer Required Based on FEMA Review of Lender's Special Flood Hazard Area Determination.** Flood insurance was initially required by the mortgagee or other lender because the property was determined to be in a Special Flood Hazard Area (SFHA). Following a review with FEMA under the Flood Disaster Protection Act of 1973, as amended, FEMA

issued a Letter of Determination Review (LODR) because the building or manufactured home is not in an SFHA and insurance is not required. The NFIP policy may be canceled back to inception. This cancellation reason can only be used if the request from the borrower and lender was sent to FEMA for a LODR within 45 days from the lender's notification to the borrower that the building is in an SFHA and that flood insurance is required. If the insured submits a copy of FEMA's LODR and a statement from the lender that flood insurance is not required, a full refund, including the Expense Constant, Federal Policy Fee, and Probation Surcharge, will be issued, providing no claim has been paid or is pending. (TRRP reason 16)

16. **Duplicate Policies from Sources Other Than the NFIP.** This reason code is used to cancel an NFIP policy when a duplicate policy has been obtained from sources other than the NFIP. The duplicate policy must have become effective on May 1, 1999, or later. A statement from the mortgagee, if any, accepting the non-NFIP policy as replacement will be required. (TRRP reason 17)
17. No longer valid.
18. **Mortgage Paid Off on a Mortgage Portfolio Protection Program (MPPP) Policy.** This reason code is used to cancel an MPPP Policy after the mortgage is paid off. A statement to this effect from the mortgage company must be attached to the Cancellation/Nullification Request Form. For a full refund, i.e., from policy inception date, include the Expense Constant, Federal Policy Fee, and Probation Surcharge if no claim has been paid or is pending. (TRRP reason 52)
19. **Insurance No Longer Required by the Mortgagee Because the Structure Has Been Removed from the Special Flood Hazard Area (SFHA) by Means of Letter of Map Amendment (LOMA) or Letter of Map Revision (LOMR).** Where flood insurance was required by the mortgagee or other lender because the property was determined to be in an SFHA, and it is later determined that the property is no longer located in an SFHA through the issuance of a LOMA or LOMR, the policy can be cancelled provided the lender confirms in

writing that (1) the insurance was required by the lender and that (2) the lender no longer requires the retention of the flood insurance. A copy of the LOMA or LOMR must accompany this request.

If no claim has been paid or is pending during the policy year that is being cancelled, a full refund of the premium, including Expense Constant, Federal Policy Fee, and Probation Surcharge, will be made for the policy being cancelled, backdated to the beginning of the policy year in which the LOMA or LOMR became effective. (TRRP reason 20)

20. **Policy Was Written to the Wrong Facility (Repetitive Loss Target Group).** This reason is used to cancel a policy flat when coverage was inadvertently written to the wrong facility on those structures that were identified as part of the Repetitive Loss Target Group. A full refund of premium including the Expense Constant, Federal Policy Fee, and Probation Surcharge is provided. The cancellation effective date must be the same as the policy effective date. (TRRP reason 21)
21. **Other: Continuous Lake Flooding or Closed Basin Lakes.** This cancellation code is used for continuous lake flooding or closed basin lakes. The cancellation can be for only one term of a policy.

The cancellation effective date must be after the date of loss, and no premium refund is allowed. (TRRP reason 10)
22. **Cancel/Rewrite.** This reason code is used when ineligible PRPs or MPPP policies are canceled and rewritten and when changes are made due to system constraints. The code should also be used to cancel a standard policy that is eligible for a PRP. Refunds resulting from the cancellation must be applied to the rewritten policy prior to any refund being generated. Use rollover indicator "Z" to report the new policy. (TRRP reason 22)
23. **Fraud.** This reason code is used when fraud has been determined by FEMA. No premium refunds are allowed with this reason code. The agent will be allowed to retain the full commission and the company's expense allowance will not be reduced. (TRRP reason 23)

II. COMPLETION OF THE CANCELLATION/ NULLIFICATION REQUEST FORM

A. Current Policy Number

In the upper right corner of the form, enter the NFIP policy number.

B. Policy Term

Enter the policy term and the cancellation effective date.

NOTE: The cancellation effective date of a policy cancelled under cancellation reason number 4, regardless of which policy is cancelled, will be the original effective date of the latter policy.

C. Agent Information

Enter the complete name, mailing address, phone number, and fax number of the producer.

D. Insured Mailing Address

Enter the complete name, mailing address, and phone number of the insured. If the insured has moved to a new location, enter the new mailing address.

E. First Mortgagee

Enter the complete name, mailing address, phone number, and fax number of the first mortgagee.

F. Other Parties Notified

Enter the complete name and mailing address of all other interested parties who are to be notified, such as any additional insured, the second mortgagee, the loss payee, trustee, or disaster assistance agency.

G. Property Location

Enter the location of the insured property.

H. Reason For Cancellation

Check the reason for cancellation of the policy and indicate any additional information required.

I. Refund

Check the appropriate box to indicate to whom the refund is to be made payable.

When a Cancellation/Nullification Request Form is received that directs the NFIP to make a premium refund to the PAYOR and the policy has been endorsed showing the PAYOR as a WYO Company or agency, the NFIP will make the refund payable to the insured and mail the refund in care of the producer. Check the appropriate box to indicate to whom the refund should be mailed.

J. Signature

The insured must sign and date the Cancellation/Nullification Request Form for all cancellation reason codes except 5 and 6. The producer must sign, date, and enter a tax I.D. Number or Social Security Number in every case. After completing the form, attach all required supporting documents and mail the original to the NFIP.

The producer should retain the second copy, give the third copy to the insured, and the fourth copy to the mortgagee.

After processing the Cancellation/Nullification Request Form, the NFIP will send the producer, mortgagee, and insured a notice of cancellation.

Processing Outcomes for Cancellation/Nullification of a Flood Insurance Policy

Reason Code for Cancellation/ Nullification (with TRRP Code)	PREMIUM REFUND		EXPENSE CONSTANT, FEDERAL POLICY FEE, AND PROBATION SURCHARGE			PRODUCER COMMISSION (Direct Business Only)		
	Full	Pro Rata	Full Refund	Pro Rata	Fully Earned	Full Deduction	Pro Rata	Retained
1 (01)		✓		✓			✓	
2 (02)		✓		✓			✓	
3 (03)		✓		✓			✓	
4 (04)		✓		✓			✓	
5 (05)	✓		✓			✓		
6 (06)	✓		✓			✓		
7 (08)	✓		✓			✓		
8 (50)		✓		✓			✓	
9 (09)	✓		✓					✓
10 (45)		✓		✓			✓	
11 (51)	No Longer Valid							
12 (52)		✓		✓			✓	
13 (60)	✓		✓			✓		
14 (70)	✓		✓			✓		
15 (16)	✓		✓			✓		
16 (17)		✓		✓			✓	
17 (18)	No Longer Valid							
18 (52)		✓		✓			✓	
19 (20)	✓		✓					✓
20 (21)	✓		✓			✓		
21 (10)	NO REFUND ALLOWED							✓
22 (22)	✓		✓			✓		
23 (23)	NO REFUND ALLOWED							✓

CLAIMS

I. INSURED'S RESPONSIBILITIES

In the event of loss, the insured is required to:

- Give written notice of loss to the National Flood Insurance Program (NFIP) or the applicable WYO Company, as soon as practicable, using the NFIP Notice of Loss form or similar form;
- Exhibit all remains of the property, as required;
- If requested, submit to an examination under oath, as required;
- Provide evidence and documentation to substantiate the loss, as required; and
- File a Proof of Loss within 60 days of the loss, unless this requirement is waived by the Federal Emergency Management Agency (FEMA).

The NFIP has a standard Proof of Loss form which the adjuster assigned to the loss may provide and assist the insured in completing. However, independent adjusters do not have the authority either to approve or to deny claims. Adjusters' recommendations for payment or denial are not binding on the NFIP or the WYO Company and are subject to approval and correction by the NFIP or the WYO Company staff.

The Proof of Loss form may be waived on claims for less than \$7,500. In this case, the insured will be required to sign the NFIP Final Report form, which summarizes the loss and claim figures.

II. PRODUCER'S RESPONSIBILITIES

Producers may assign any NFIP Direct claim to an NFIP-approved independent adjuster except:

- When, in major flooding disasters, the Flood Insurance Claims Office (FICO) makes all assignments.
- When an Adjuster Control Office is established.
- When a Claims Coordinating Office (CCO) is established.

Failure to indicate the assigned adjuster on the loss notice, or assignment of an adjuster who is not authorized by the NFIP, will delay the adjustment process and may result in duplicate adjuster assignments.

When it appears that a situation is serious enough that a FICO may be necessary, the NFIP will notify producers and producer trade associations in the affected area (using the broadcast media and press releases) as soon as possible to hold their loss notices unassigned until further instructions are received.

In the case of a WYO Company claim, the WYO Company's producer will follow the established procedures when assigning an adjuster.

III. SINGLE ADJUSTER PROGRAM IMPLEMENTATION

A. Schedule and Notification

FEMA and various Coastal Plans will determine whether a catastrophe event will necessitate a Single Adjuster Program (SAP) response. The National Weather Service declaration of a tropical storm or hurricane event will begin the watch for possible single adjuster response. When the storm is 48 hours from landfall, this will initiate FEMA's approval of the SAP response.

During that time, the NFIP Bureau and Statistical Agent's General Adjusters will be deployed to strategic areas close to where the storm is predicted to strike. At landfall, they will be able to immediately assess the damage impact from the storm. No later than 24 hours after landfall, the WYO Companies will be advised by telephone or fax through their designated Single Adjuster Liaison, as to the areas and state(s) that will be subject to the SAP. At that point, the WYO Companies will be asked to immediately notify their agents of the SAP procedures in reporting the claims.

The NFIP Bureau and Statistical Agent will notify the WYO Companies by telephone or fax directing the companies to have their agency staff submit all flood losses that are reasonably believed to involve wind and flood damage to the State Coastal Plans (i.e., Windpool, Fairplan, Beachplan).

The NFIP will notify all SAP Liaisons of the Claims Coordinating Office's (CCO) location, telephone number, fax number, and address, if the CCO does not co-locate with the State Coastal Plans.

When the CCO is operational, the WYO companies will be notified of all assigned claims. Notice of losses reflecting the assigned adjusting firms will be faxed each day. Once the assignment is made and communicated to each company, the WYO Company will manage its own loss adjustment. However, the Catastrophe CCO will ensure that the adjuster receives a copy of the loss assignments, the name of the WYO Company, and the SAP Liaison telephone number.

B. Training

The NFIP Bureau and Statistical Agent Claims Coordinator and FEMA will annually conduct coordination training sessions, both pre- and post-event, in conjunction with the State Coastal Plans, adjusters, state and local officials, and insurers to train all participants. These training sessions will include regional issues, the State Coastal Plans' procedures, confirmation of coverages for SAP losses, closed without payment (CWOP) procedures, adjuster resources, and duplicate assignments, etc.

The NFIP Bureau and Statistical Agent will continue to provide training for specific problems and situations that may arise during a catastrophe event. FEMA suggests that within the first 48 hours, or whenever applicable, an adjuster briefing should be conducted for all SAP adjusters and adjusting firms to ensure that they understand program procedures.

Guidelines contained in the NFIP *Adjuster Claims Manual* provide details to address particular claims issues. This document is available on the web at www.fema.gov/nfip under "Information for Claims Adjusters."

C. Producer Responsibilities

1. When directed by FEMA, the producer will have no authority to assign any losses involving a flood policy when

there is a reasonable belief that there is flood and wind damage, and will report the losses on the *combined Wind/Flood* loss notice to the Stationary CCO, with wind coverage information.

2. NFIP/WYO insurers insuring both the flood and the wind loss should not report the combined loss to the CCO, but will assign their own single adjuster.
3. The producers will report their flood losses via fax to the established CCO, along with wind coverage information in every instance except those mentioned above. In all cases the producer should send a copy of the loss notice to the insurer.
4. All separate wind losses insured by a WYO company where a flood policy exists will be reported to the CCO for assignment to qualified adjusting firms at the CCO.
5. Upon loss assignment, the insurer will be advised of the assigned adjusting firm by modem transfer, fax, or mail.
6. These procedures relate to assignment of claims only. Insurers may perform other procedures in accordance with their standard business practices.

IV. INCREASED COST OF COMPLIANCE (ICC) CLAIMS

The producer should become familiar with the ICC aspects of the flood program. He/she can do this by attending an NFIP ICC workshop or reading the NFIP literature distributed by FEMA. Information concerning ICC claims may be obtained from your WYO company or NFIP Direct.

POLICY

■ The Standard Flood Insurance Policy (SFIP), issued by the Federal Emergency Management Agency (FEMA), specifies the terms and conditions of the agreement of insurance between FEMA as the Insurer and the Named Insureds. ■ Named Insureds in participating communities include owners, renters, builders of buildings that are in the course of construction, condominium associations, owners of residential condominium units, and mortgagees/trustees (applicable for building coverage only). Certain terms and conditions of flood insurance (e.g., Mortgage Clause, Reformation of Coverage) are unique to this policy.

For information on Group Flood Insurance, see the Definitions section.

There are three policy forms—the Dwelling Form, the General Property Form, and the Residential Condominium Building Association Policy Form. Selection of the applicable form to be used is dependent on the type of insurable property to be covered.

Please refer to the SFIP contracts for detailed information on the contractual rights and duties of the Insurer and Insured(s).

DWELLING FORM

Summary of Significant Changes, December 31, 2000

1. Section III. Property Covered, A. Coverage A - Building Property, 2.

Additions and extensions to buildings that are connected by a rigid exterior wall, a solid load-bearing interior wall, a stairway, an elevated walkway, or a roof may be insured as part of the dwelling. At the option of the insured, these extensions and additions may be insured separately. Additions and extensions that are attached to and in contact with the building by means of a common interior wall that is not a solid load-bearing wall are always considered part of the dwelling and cannot be insured separately.

2. Section III. Property Covered, A. Coverage A - Building Property, 3.

Coverage for detached carports has been eliminated.

3. Section III. Property Covered, B. Coverage B - Personal Property 4.

Coverage has been extended to include coverage for cooking stoves, ranges, or refrigerators belonging to the renter, as well as 10 percent of contents coverage for improvements made by the renter to the building.

4. Section III. Property Covered, B. Coverage B - Personal Property, 5.

Coverage for condominium unit owners has been extended to apply up to 10 percent of the contents coverage for losses to interior walls, floors, and ceilings not covered by the condominium association's master policy.

5. Section III. Property Covered, B. Coverage B - Personal Property, 6. Special Limits

Coverage for fine arts, collectibles, jewelry, and furs, etc. has been increased to \$2500. Also, personal property used in a business has been added under this extension of coverage.

6. Section III. Property Covered, C. Coverage C - Other Coverages, 2.a. & b.

Coverage for the two loss avoidance measures (sandbagging and relocation of property to protect it from flood or the imminent danger of flood) has been increased to \$1,000 for each.

7. Section IV. Property Not Covered, 5.a. & b.

Coverage has been changed to pay for losses to self-propelled vehicles used to service the described location or designed to assist handicapped persons provided that the vehicles are in a building at the described location.

8. Section IV. Property Not Covered, 7.

Coverage is now specifically excluded for scrip and stored value cards.

9. Section IV. Property Not Covered, 14.

Coverage for swimming pools, hot tubs and spas (that are not bathroom hot tubs or spas), and their equipment is now excluded.

10. Section V. Exclusions, B.1. & 2

The explanation of when coverage begins as it relates to a loss in progress has been simplified.

11. Section V. Exclusions, C.

Coverage has been clarified to pay for losses from land subsidence under certain circumstances. Subsidence of land along a lake shore or similar body of water which results from the erosion or undermining of the shoreline caused by waves or currents of water exceeding cyclical levels that result in a flood continues to be covered. All other land subsidence is now excluded.

12. Section V. Exclusions, D.4.b.(3)

Coverage is now excluded for water, moisture, mildew, or mold damage caused by the policyholder's failure to inspect and maintain the insured property after the flood waters recede.

13. Section V. Exclusions, D.6.

Coverage is now added for damage from the pressure of water against the insured structure with the requirement that there be a flood in the area and the flood is the proximate cause of damage from the pressure of water against the insured structure.

14. Section V. Exclusions, F.

An exclusion for the cost of testing for or monitoring of pollutants unless it is required by law or ordinance has been added.

15. Section VII. General Conditions, G. Reduction and Reformation of Coverage, 2.a.(2)

If it is discovered before a claim occurs that there is incomplete rating information, the policyholder has 60 days to submit the missing rating information. Otherwise, the coverage is limited to the amount of coverage that can be purchased for the premium originally received and can only be increased by an endorsement that is subject to the appropriate waiting period (currently 30 days).

16. Section VII. General Conditions, V. Loss Settlement, 3. Special Loss Settlement, b.(1)

Coverage for a manufactured or mobile home or a travel trailer eligible for replacement cost coverage is limited to 1.5 times its actual cash value.

PROVISIONAL RATING

I. GENERAL DESCRIPTION

Provisional rating is available to enable the placement of coverage prior to receipt of the Elevation Certificate. It is expected that an Elevation Certificate will be secured and standard rating completed within 60 days of the policy effective date. Failure to obtain the Elevation Certificate could result in reduced coverage limits at the time of a loss. A sample rate questionnaire and a sample notice to the policyholders informing them of their obligations under a provisionally rated policy are included in this section.

Provisional rates may be used in writing new business whether or not the 30-day waiting period is applicable.

Policies rated using provisional rates are subject to CRS discounts, probation surcharges, and optional deductible factors, as applicable. The Federal Policy Fee and ICC premium also apply to policies rated using provisional rates.

II. ELIGIBILITY REQUIREMENTS

Provisional rating is available only for newly insured risks meeting the following criteria:

- Post-FIRM
- 1-4 family residential buildings
- Property located in either
 - Zones AE, A1-A30, or
 - Zone A where the community provides estimated Base Flood Elevations (BFEs).

Manufactured (mobile) homes are not eligible.

Policies written with provisional rates cannot be renewed or rewritten with provisional rates. In addition, an insured who has purchased a provisionally rated policy on a given property may not purchase another provisionally rated policy on that same property.

III. REFORMATION

While provisionally rated policies may remain in effect for up to 1 year, standard rating must be accomplished prior to any claim payment, should there be a loss.

A. Limitations

A provisionally rated policy has limited reformation rights.

1. Prior to any loss, a policy may be reformed back to the effective date upon receipt of the Elevation Certificate and the appropriate actuarial rating. If the additional premium that results because of a reformation of the policy is not received from the insured, the coverage will be reduced.
2. If receipt is within 60 days of the effective date, the policy may be reformed back to the effective date even if a loss occurred before receipt.
3. After a loss, reformation is not permitted. A policy must be rated with an Elevation Certificate prior to any claim payment. Coverage will be limited to the amount that would have been purchased using actuarial rating with the amount of premium already submitted. The amount of coverage may not exceed the amount originally requested.

B. Endorsement Procedure

The provisionally rated policy may not be endorsed to increase coverage until the policy has been reformed to a standard rated policy. At that time, all standard endorsement rules apply (e.g., 30-day wait). In order to reform the rating method of a provisionally rated policy, the agent should submit a General Change Endorsement form along with the necessary documentation. The reason for change should be listed as "reforming from provisional to standard rating." Any additional premium due should be calculated and submitted at that time.

C. Endorsement Alternative

Prior to any loss, in the case where the actuarial premium is higher than the provisional premium, an insured may elect to pay the premium due for the remainder of the policy term. In that case, the coverage will be restored to the originally requested amounts after a 30-day waiting period.

IV. NOTIFICATION REQUIREMENTS

When a policy is issued using provisional rating, along with the declaration pages, a notice will be provided to the insured, the agent, and the lender (if applicable), that explains the nature of the coverage, the limited reformation rights, and the expectation that actuarial rating will be accomplished.

V. COMPLETION OF THE PROVISIONAL RATING QUESTIONNAIRE

A. General Directions

The Provisional Rating Questionnaire is for Post-FIRM properties in Zones A with estimated BFE, A1-30, and AE where there is no Elevation Certificate at the point of sale. Eligibility is restricted to 1-4 family buildings. The form must be completed and attached to the Flood Insurance Application form.

The following are instructions for completing the questionnaire form.

1. Enter the name, property address, city, state, zip code.
2. Enter the policy number, if known.
3. Enter the policy effective date and policy expiration date (month-day-year). The effective date of the policy is determined by adding the appropriate waiting period to the date of application listed in the Flood Insurance Application.
4. For questions 1-4 on the Provisional Rating Questionnaire, start with question 1 and proceed until a question is answered

affirmatively. That will indicate the foundation type that is to be used in selecting the rate from the table below.

5. To complete the Flood Insurance Application, attach the questionnaire and use the rates in the table indicated by the answers to the questions 1-4. Then complete the Premium Calculation Section on the Flood Insurance Application. Please note that optional deductibles, ICC premium, CRS discounts, probation surcharge, and Federal Policy Fee affect the total premium calculation for provisional rates.

B. Guidance for Determining Building Elevated on Fill

It is often difficult to recognize when a building has been elevated on fill. The following questions are provided to help in correctly determining this for the questionnaire.

1. Is the building built on a mound of earth? An indication could be that the land slopes significantly down away from the building in the front and rear, or the driveway slopes significantly down towards the street.
2. Is the front door threshold at least 3 feet above the crown of the street?
3. Do steps up from the street to the house result in at least a 3-foot rise?
4. Is the lower floor of the house at least 2 feet above the floor of the garage?

If the answer is "yes" to one of the above, then there is reasonable confidence that the building is built on fill.

SAMPLE NOTICE TO ACCOMPANY PROVISIONALLY RATED POLICIES

At the request of you and your agent, the enclosed Standard Flood Insurance Policy has been issued using provisional rates because an Elevation Certificate was not available at the time of application. An Elevation Certificate is necessary to determine a premium that accurately reflects the flood risk (i.e., actuarial rates). By accepting this provisionally rated policy, you agree to submit an Elevation Certificate within 60 days of your policy becoming effective. Your agent can assist you in obtaining a certificate. Failure to comply with this requirement may result in lower coverage limits than those shown on the enclosed declarations page and may affect other aspects of your coverage. This policy is issued for a 1-year term and cannot be renewed using provisional rates.

It is likely that after you submit a valid Elevation Certificate, the resulting actuarial premium will be determined to be lower than the provisional premium. In that case, you will receive a refund of the difference for the policy term.

If the actuarial premium is determined to be higher, the following rules apply:

- (1) If within 60 days of the policy effective date, we receive from you a valid Elevation Certificate with any additional premium due as a result of using actuarial rates, the coverage limits on the enclosed declarations page will be in force from the effective date. Those coverage limits will apply even to a loss occurring before we receive the Elevation Certificate and additional premium. Actuarial rating will be completed before the loss payment is made.
- (2) If we receive from you a valid Elevation Certificate and any additional premium due as a result of using actuarial rates more than 60 days after the policy effective date but before a loss occurs, you have two options. You may submit the additional premium for the entire policy term, in which case the coverage limits on the enclosed declarations page will be in force from the effective date. Alternatively, you may submit the additional premium, computed for the remainder of the policy term with a 30-day waiting period. In this latter case, the originally requested coverage limits will only apply to any loss occurring after the waiting period. Reduced coverage limits as described in number (3) below will apply to any loss occurring within the waiting period.
- (3) If neither (1) nor (2) above applies, actuarial rates must be determined before any loss payment will be made. If the actuarial premium is more than the provisional premium, the coverage limits will be less than those shown on the enclosed declarations page. In that case, the loss payment will be subject to the reduced coverage limits, which will be the coverage limits that the provisional premium would buy using the actuarial rates. If you want to increase your reduced coverage limits, a 30-day waiting period will apply to the additional coverage.

If you have any questions, please contact your insurance agent for assistance.

COASTAL BARRIER RESOURCES SYSTEM

The Coastal Barrier Resources Act (Pub. L. 97-348) and the Coastal Barrier Improvement Act of 1990 (Pub. L. 101-591) are federal laws that were enacted on October 18, 1982, and November 16, 1990, respectively. The legislation was implemented as part of a Department of the Interior (DOI) initiative to minimize loss of human life by discouraging development in high-risk areas, reduce wasteful expenditures of federal resources, and preserve the ecological integrity of areas Congress designates as a Coastal Barrier Resources System (CBRS) and Otherwise Protected Areas (OPAs). The laws provide this protection by prohibiting all federal expenditures or financial assistance, including flood insurance, for residential or commercial development in areas so identified.

The 1990 Act amends the 1982 Act by adding and deleting CBRS areas and by adding OPAs. As a result, revisions are made to the Flood Insurance Rate Maps (FIRMs) for the affected communities. Both of the laws provided 1-year grace periods for the NFIP to comply with the statutory requirements; October 1, 1983, for the 1982 Act and November 16, 1991, for the 1990 Act. The 1-year grace period for the 1990 Act applies only to the OPAs. New CBRS areas established by the 1990 Act have no grace period.

To determine if a building is eligible for flood insurance coverage, the producer should consult the list of communities where coastal barriers and/or OPAs have been identified. The list is included in this section. The community's map should **always** be reviewed to determine if the property to be insured is located in a designated CBRS area or an OPA.

A listing of map panels that have CBRS areas is available on the FEMA website (www.fema.gov/nfip/cobra.shtml). The website page is for information and notification purposes only. The website does not determine flood insurance eligibility or status in relation to a CBRS or an OPA; it merely indicates whether a particular Flood Insurance Rate Map (FIRM) panel contains a portion of the CBRS or an OPA. Further study of the FIRM and property location and/or the building's date of construction in relation to the CBRS designation date is necessary to determine whether a specific property is eligible for flood insurance.

Buildings may be eligible for flood insurance even if they are located within such areas. Eligibility

depends upon which Act identified that community as having such areas.

Eligibility under the 1982 Act for a building in a CBRS area requires that:

- A legally valid building permit for the construction of the building was issued prior to October 1, 1983; and
- The building was built (walled and roofed) prior to October 1, 1983; and
- The building was not substantially improved or substantially damaged on or after October 1, 1983.

Eligibility under the 1990 Act for a building in a CBRS area or OPA requires that:

- For CBRS areas:
 - A legally valid building permit for the construction of the building was issued prior to November 16, 1990; and
 - The actual start of construction of the building was prior to November 16, 1990; and
 - The building was not substantially improved or substantially damaged on or after November 16, 1990.
 - For OPAs:
 - A legally valid building permit for the construction of the building was issued prior to November 16, 1991; and
 - A building in an OPA was built (walled and roofed) no later than November 16, 1991; and
 - The building was not substantially improved or substantially damaged after November 16, 1991.
- OR
- The building is used in a manner consistent with the purpose for which the area is protected, regardless of the date of construction.

Eligibility under other CBRS amendments is based on the preceding rules applied to the date the insurance prohibition became effective.

When an application for flood insurance is submitted for buildings located in CBRS and/or OPA communities, the following types of documentation must be submitted as evidence of eligibility by the producer writing through the NFIP Direct:

- For buildings built on or after the date the insurance prohibition became effective, a legible copy of the current map panel indicating that the building is not in a CBRS area or OPA.
- For buildings in CBRS areas and OPAs
 - A legally valid building permit, or if the building permit was lost or destroyed, a written statement to this effect signed by the community official responsible for the building permits will be accepted in lieu of the building permit; and
 - A statement by a responsible community official that:
 1. The walls and roof of the building were in place (1982 Act) or the start of construction took place (1990 Act), before the date the insurance prohibition became effective, and
 2. The building was not substantially improved or substantially damaged on or after the date the insurance prohibition became effective.
 - Other forms of acceptable documentation include:
 1. First mortgage financing records
 2. Property tax records
 3. Electrical permit records
 4. On-site septic or sewer system records
 5. State Coastal Zone Management Agency records
 6. State Wetlands Program permit records

- For structures in OPAs only
 - Certification from the governmental body overseeing the area indicating that a building in an OPA is used in a manner consistent with the purpose for which the area is protected may be submitted in lieu of the above documentation.

If a producer writing through the NFIP Direct is uncertain whether a building is located in a CBRS area or an OPA, the following procedure should be used:

- Do not collect the premium.
- Mark the Application "Possible CBRS."
- Attach a legible copy of the map panel showing the community number, map suffix, and FIRM date. Mark the risk's location on the FIRM.
- Attach a copy of a plat survey or tax map.
- Provide a copy of a county or municipal street map that shows the area surrounding the property location and has the risk's location clearly marked. Also provide, if available, an aerial photograph that shows the property in question, a metes and bounds description of the location, and/or the latitude and longitude of the property.
- Provide a statement explaining the mechanism used to identify whether the property is located inside or outside the CBRS/OPA (e.g., contacted community's Tax Office).
- Mail all documentation listed above and a readable photocopy of the Application to the NFIP Servicing Agent, Underwriting Department, P. O. Box 6466, Rockville, MD 20849-6466.

An agent writing through a Write Your Own Company should contact that company for guidance.

COMMUNITY RATING SYSTEM

I. GENERAL DESCRIPTION

The Community Rating System (CRS) is a voluntary program for NFIP-participating communities. The goals of the CRS are to reduce flood losses, to facilitate accurate insurance rating, and to promote the awareness of flood insurance.

The CRS has been developed to provide incentives for communities to go beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding. The incentives are in the form of premium discounts.

II. ELIGIBILITY

For a community to be eligible, the community must be in full compliance with the NFIP and be in the Regular phase of the program. Communities in the Emergency phase of the program are not eligible.

III. CLASSIFICATIONS AND DISCOUNTS

All communities start out with a Class 10 rating (which provides no discount). There are 10 CRS classes: Class 1 requires the most credit points and gives the greatest premium discount; Class 10 identifies a community that does not apply for the CRS, or does not obtain a minimum number of credit points and receives no discount. There are 18 activities recognized as measures for eliminating exposure to floods. Credit points are assigned to each activity. The activities are organized under four main categories: Public Information, Mapping and Regulation, Flood Damage Reduction, and Flood Preparedness. Once a community applies to the appropriate FEMA region for the CRS program and its implementation is verified, FEMA sets the CRS

classification based upon the credit points. This classification determines the premium discount for policyholders. Premium discounts ranging from 5 percent to a maximum of 45 percent will be applied to every policy written in a community as recognition of the floodplain management activities instituted.

The table below shows premium discounts for CRS Classes 1-10 within different flood zones.

IV. CRS ACTIVITIES THAT CAN DIRECTLY BENEFIT INSURANCE AGENTS

Certain activities that are credited under the CRS provide direct benefit to agents writing flood insurance.

All CRS communities must maintain completed FEMA elevation and floodproofing certificates for all new and substantially improved construction in the Special Flood Hazard Area after the date of application for CRS classification. These certificates must be available upon request. Therefore, in writing a policy, an agent should be able to get these certificates from any CRS community. In addition, some CRS communities receive credit for having completed certificates for Post-FIRM buildings constructed prior to the CRS application date. If they do receive this credit, then these certificates should also be available to agents writing flood insurance. The community may charge a fee for copying certificates for inquirers.

Many CRS communities receive credit for providing inquirers with information from the community's FIRM. This includes a property's flood risk zone and the Base Flood Elevation. The service must be publicized once a year. If a community is receiving this credit, then agents should be able to use the service. There may be a fee charged for the service.

CRS PREMIUM DISCOUNTS

Class	Discount	Class	Discount
1	45%	6	20%
2	40%	7	15%
3	35%	8	10%
4	30%	9	5%
5	25%	10	---
SFHA (Zones A, AE, A1-A30, V, V1-V30, AO, and AH): Discount varies depending on class.			
SFHA (Zones A99, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, and AR/AO): 10% discount for Classes 1-6; 5% discount for Classes 7-9.*			
Non-SFHA (Zones B, C, X, D): 10% discount for Classes 1-6; 5% discount for Classes 7-9.			
Preferred Risk Policies are not eligible for CRS Premium Discounts.			

*For the purpose of determining CRS Premium Discounts, all AR and A99 zones are treated as non-SFHAs.

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
Alabama							
010146	Athens, City of	10/1/91	10/1/98	10	0	0	R
010071	Atmore, City of	05/1/02	05/1/02	8	10	5	C
015000	Baldwin County	10/1/95	10/1/95	9	5	5	C
010116	Birmingham, City of	10/1/94	04/1/01	7	15	5	C
010418	Dauphin Island, Town of	04/1/01	04/1/01	8	10	5	C
010176	Decatur, City of	10/1/91	10/1/91	9	5	5	C
015005	Gulf Shores, Town of	10/1/93	10/1/93	9	5	5	C
015006	Homewood, City of	10/1/01	10/1/01	9	5	5	C
010123	Hoover, City of	10/1/91	10/1/91	9	5	5	C
010153	Huntsville, City of	10/1/91	05/1/03	7	15	5	C
015007	Mobile, City of	10/1/92	10/1/93	10	0	0	R
015011	Orange Beach, City of	10/1/91	10/1/93	8	10	5	C
010189	Pell City, City of	10/1/92	10/1/92	9	5	5	C
010002	Prattville, City of	10/1/91	10/1/91	9	5	5	C
010070	Wetumpka, City of	10/1/91	10/1/91	9	5	5	C
Alaska							
020005	Anchorage, Municipality of	10/1/95	04/1/00	8	10	5	C
020012	Kenai Peninsula, Borough of	04/1/00	04/1/00	8	10	5	C
020094	Valdez, City of	10/1/92	10/1/92	9	5	5	C
Arizona							
040013	Benson, Town of	10/1/91	10/1/92	10	0	0	R
040014	Bisbee, City of	10/1/91	10/1/92	10	0	0	R
040131	Camp Verde, Town of	10/1/91	10/1/96	8	10	5	C
040080	Casa Grande, City of	10/1/91	10/1/01	8	10	5	C
040040	Chandler, City of	10/1/91	05/1/04	7	15	5	C
040094	Chino Valley, Town of	10/1/91	10/1/93	8	10	5	C
040095	Clarkdale, Town of	10/1/91	10/1/96	8	10	5	C
040012	Cochise County	10/1/91	10/1/91	9	5	5	C
040019	Coconino County	10/1/91	10/1/99	8	10	5	C
040020	Flagstaff, City of	10/1/91	10/1/99	8	10	5	C
040028	Gila County	10/1/91	10/1/92	10	0	0	R
040044	Gilbert, Town of	10/1/91	10/1/92	8	10	5	C
040045	Glendale, City of	10/1/91	10/1/99	8	10	5	C
040067	Holbrook, City of	10/1/95	10/1/00	8	10	5	C
040037	Maricopa County	10/1/91	05/1/02	5	25	10	C
040048	Mesa, City of	10/1/91	04/1/98	10	0	0	R
040058	Mohave County	10/1/95	10/1/95	9	5	5	C
040066	Navajo County	10/1/92	10/1/92	9	5	5	C
040051	Phoenix, City of	10/1/92	10/1/02	6	20	10	C
040073	Pima County	10/1/91	04/1/01	6	20	10	C
040098	Prescott, City of	10/1/91	10/1/01	8	10	5	C
040090	Santa Cruz County	10/1/03	10/1/03	7	15	5	C
045012	Scottsdale, City of	10/1/91	10/1/95	7	15	5	C
040130	Sedona, City of	10/1/91	10/1/91	9	5	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Arizona (continued)						
040069	Show Low, City of	10/1/91	10/1/91	9	5	5	C
040054	Tempe, City of	10/1/91	05/1/02	8	10	5	C
040076	Tucson, City of	10/1/91	10/1/02	7	15	5	C
040056	Wickenburg, Town of	10/1/92	10/1/92	9	5	5	C
040031	Winkelman, Town of	10/1/91	10/1/95	10	0	0	R
040093	Yavapai County	10/1/91	10/1/92	8	10	5	C
	Arkansas						
050029	Arkadelphia, City of	10/1/91	10/1/91	9	5	5	C
050192	Benton, City of	10/1/93	10/1/93	9	5	5	C
050012	Bentonville, City of	10/1/92	10/1/02	8	10	5	C
050140	Blytheville, City of	10/1/95	10/1/95	9	5	5	C
050046	Bono, City of	10/1/92	05/1/02	8	10	5	C
050308	Bryant, City of	10/1/92	10/1/92	9	5	5	C
050433	Garland County	10/1/93	10/1/93	9	5	5	C
050168	Helena, City of	10/1/93	10/1/99	10	0	0	R
050084	Hot Springs, City of	10/1/93	10/1/93	9	5	5	C
050180	Jacksonville, City of	10/1/94	10/1/94	9	5	5	C
050048	Jonesboro, City of	10/1/92	10/1/92	9	5	5	C
050181	Little Rock, City of	10/1/91	10/1/01	8	10	5	C
050088	Malvern, City of	10/1/91	10/1/96	10	0	0	R
050109	Pine Bluff, City of	10/1/94	10/1/95	10	0	0	R
050055	West Memphis, City of	10/1/92	10/1/02	8	10	5	C
	California						
060001	Alameda County	10/1/92	10/1/99	7	15	5	C
060213	Anaheim, City of	10/1/91	05/1/02	6	20	10	C
060714	Clearlake, City of	05/1/03	05/1/03	9	5	5	C
060025	Contra Costa County	10/1/91	04/1/01	6	20	10	C
065023	Corte Madera, Town of	10/1/03	10/1/03	8	10	5	C
060370	Fairfield, City of	10/1/92	05/1/02	8	10	5	C
060218	Fountain Valley, City of	10/1/96	04/1/98	8	10	5	C
065028	Fremont, City of	04/1/01	04/1/01	7	15	5	C
065029	Fresno County	10/1/91	10/1/02	6	20	10	C
060048	Fresno, City of	10/1/92	10/1/02	6	20	10	C
065034	Huntington Beach, City of	10/1/95	10/1/00	7	15	5	C
060222	Irvine, City of	10/1/91	05/1/02	8	10	5	C
060075	Kern County	10/1/91	10/1/93	8	10	5	C
060090	Lake County	10/1/95	10/1/00	7	15	5	C
060136	Long Beach, City of	10/1/93	10/1/03	7	15	5	C
060341	Los Altos, City of	10/1/91	10/1/96	8	10	5	C
065043	Los Angeles County	10/1/91	10/1/96	8	10	5	C
060137	Los Angeles, City of	10/1/91	10/1/02	8	10	5	C
060344	Milpitas, City of	10/1/91	10/1/01	5	25	10	C
060195	Monterey County	10/1/91	10/1/02	6	20	10	C
065074	Moreno Valley, City of	10/1/91	10/1/96	8	10	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	California (continued)						
060346	Morgan Hill, City of	05/1/03	05/1/03	7	15	5	C
060347	Mountain View, City of	05/1/02	05/1/02	8	10	5	C
060751	Murrieta, City of	10/1/97	10/1/97	9	5	5	C
060207	Napa, City of	04/1/01	04/1/01	7	15	5	C
060227	Newport Beach, City of	10/1/93	05/1/03	8	10	5	C
060178	Novato, City of	10/1/95	10/1/00	7	15	5	C
060294	Oceanside, City of	10/1/91	10/1/96	8	10	5	C
060212	Orange County	10/1/91	05/1/02	7	15	5	C
060228	Orange, City of	10/1/92	10/1/92	9	5	5	C
060257	Palm Springs, City of	10/1/92	10/1/00	8	10	5	C
060348	Palo Alto, City of	10/1/91	10/1/01	7	15	5	C
060379	Petaluma, City of	10/1/91	10/1/96	6	20	10	C
060239	Placer County	10/1/91	10/1/01	6	20	10	C
060034	Pleasant Hill, City of	05/1/03	05/1/03	8	10	5	C
060012	Pleasanton, City of	10/1/92	10/1/97	8	10	5	C
060360	Redding, City of	10/1/96	10/1/01	6	20	10	C
060035	Richmond, City of	10/1/95	10/1/95	9	5	5	C
060243	Roseville, City of	10/1/92	10/1/02	5	25	10	C
060262	Sacramento County	10/1/92	10/1/02	5	25	10	C
060266	Sacramento, City of	10/1/91	10/1/96	6	20	10	C
060202	Salinas, City of	10/1/91	10/1/02	7	15	5	C
060284	San Diego County	10/1/94	10/1/95	10	0	0	R
060299	San Joaquin County	10/1/93	05/1/03	6	20	10	C
060349	San Jose, City of	10/1/91	10/1/01	7	15	5	C
060231	San Juan Capistrano, City of	10/1/91	10/1/02	8	10	5	C
060310	San Luis Obispo, City of	10/1/91	10/1/96	8	10	5	C
060710	San Ramon, City of	10/1/91	04/1/01	7	15	5	C
060331	Santa Barbara County	10/1/91	10/1/01	7	15	5	C
060350	Santa Clara, City of	05/1/02	05/1/02	8	10	5	C
060337	Santa Clara County	05/1/04	05/1/04	8	10	5	C
060729	Santa Clarita, City of	10/1/01	10/1/01	9	5	5	C
060355	Santa Cruz, City of	10/1/92	05/1/02	7	15	5	C
060421	Simi Valley, City of	10/1/93	10/1/93	9	5	5	C
060631	Solano County	10/1/91	10/1/93	8	10	5	C
060375	Sonoma County	10/1/91	10/1/92	10	0	0	R
060302	Stockton, City of	10/1/96	10/1/97	8	10	5	C
060352	Sunnyvale, City of	10/1/98	05/1/03	7	15	5	C
060400	Tehama, City of	10/1/03	10/1/03	7	15	5	C
060373	Vacaville, City of	10/1/95	10/1/00	8	10	5	C
065070	Walnut Creek, City of	10/1/91	04/1/01	7	15	5	C
060357	Watsonville, City of	10/1/92	10/1/02	7	15	5	C
060238	Yorba Linda, City of	10/1/93	10/1/94	8	10	5	C
060427	Yuba County	10/1/03	10/1/03	8	10	5	C
	Colorado						
080001	Adams County	10/1/93	10/1/03	10	0	0	R
080009	Alamosa County	10/1/96	10/1/96	9	5	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Colorado (continued)						
080010	Alamosa, City of	10/1/91	10/1/91	9	5	5	C
080011	Arapahoe County	10/1/91	10/1/92	8	10	5	C
080273	Archuleta County	10/1/92	10/1/98	10	0	0	R
085072	Arvada, City of	10/1/91	10/1/96	7	15	5	C
080002	Aurora, City of	10/1/92	10/1/97	8	10	5	C
080023	Boulder County	10/1/91	10/1/96	8	10	5	C
080024	Boulder, City of	10/1/92	10/1/97	8	10	5	C
080130	Brush, City of	10/1/94	10/1/94	9	5	5	C
080068	Canon City, City of	10/1/92	10/1/92	9	5	5	C
080013	Cherry Hills Village, City of	10/1/96	10/1/01	8	10	5	C
080060	Colorado Springs, City of	10/1/92	10/1/92	9	5	5	C
080043	Delta, City of	10/1/96	10/1/00	7	15	5	C
080046	Denver, City and County of	10/1/96	10/1/96	9	5	5	C
080049	Douglas County	10/1/96	10/1/96	9	5	5	C
080099	Durango, City of	10/1/92	10/1/92	9	5	5	C
080059	El Paso County	10/1/92	10/1/92	9	5	5	C
085074	Englewood, City of	10/1/95	10/1/96	8	10	5	C
080102	Fort Collins, City of	10/1/91	10/1/01	4	30	10	C
080061	Fountain, City of	10/1/92	10/1/92	9	5	5	C
080067	Fremont County	10/1/93	10/1/93	9	5	5	C
080245	Frisco, Town of	10/1/93	10/1/98	8	10	5	C
080090	Golden, City of	10/1/96	10/1/96	9	5	5	C
080062	Green Mountain Falls, Town of	10/1/03	10/1/03	9	5	5	C
080078	Gunnison County	10/1/94	10/1/94	9	5	5	C
080080	Gunnison, City of	10/1/95	10/1/95	9	5	5	C
085075	Lakewood, City of	10/1/91	10/1/96	7	15	5	C
080101	Larimer County	10/1/92	10/1/97	10	0	0	R
080017	Littleton, City of	10/1/92	10/1/97	7	15	5	C
080027	Longmont, City of	10/1/92	10/1/97	8	10	5	C
085076	Louisville, City of	10/1/91	10/1/91	9	5	5	C
080063	Manitou Springs, City of	10/1/92	10/1/92	9	5	5	C
080064	Monument, Town of	10/1/03	10/1/03	9	5	5	C
080092	Morrison, Town of	10/1/96	10/1/96	9	5	5	C
080065	Palmer Lake, Town of	10/1/03	10/1/03	9	5	5	C
080310	Parker, Town of	10/1/92	10/1/97	7	15	5	C
080287	Pitkin County	10/1/92	10/1/97	8	10	5	C
080153	Rio Grande County	10/1/92	10/1/97	10	0	0	R
080018	Sheridan, City of	10/1/93	10/1/03	10	0	0	R
080201	Silverthorne, Town of	10/1/96	10/1/96	9	5	5	C
080159	Steamboat Springs, Town of	10/1/93	10/1/93	9	5	5	C
080168	Telluride, Town of	10/1/94	10/1/00	7	15	5	C
080007	Thornton, City of	10/1/94	10/1/99	8	10	5	C
080054	Vail, Town of	10/1/91	10/1/01	7	15	5	C
080008	Westminster, City of	10/1/91	10/1/92	8	10	5	C
085079	Wheat Ridge, City of	10/1/91	10/1/96	7	15	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
Connecticut							
090074	Cheshire, Town of	10/1/93	10/1/03	10	0	0	R
090076	East Haven, Town of	10/1/03	10/1/03	9	5	5	C
090096	East Lyme, Town of	10/1/91	10/1/91	9	5	5	C
090078	Hamden, Town of	10/1/93	10/1/95	8	10	5	C
090011	Newtown, Town of	10/1/91	10/1/91	9	5	5	C
090012	Norwalk, City of	10/1/93	10/1/98	10	0	0	R
090015	Stamford, City of	10/1/02	10/1/02	7	15	5	C
090106	Stonington, Town of	05/1/04	05/1/04	9	5	5	C
095082	West Hartford, Town of	10/1/91	10/1/91	9	5	5	C
090019	Westport, Town of	10/1/95	10/1/00	8	10	5	C
Delaware							
100056	Dewey Beach, Town of	10/1/94	10/1/99	8	10	5	C
105084	Fenwick Island, Town of	10/1/94	10/1/94	9	5	5	C
100041	Lewes, City of	10/1/92	10/1/92	9	5	5	C
100026	New Castle, City of	10/1/94	10/1/99	8	10	5	C
100025	Newark, City of	10/1/92	10/1/01	7	15	5	C
105086	Rehoboth Beach, City of	10/1/94	10/1/95	8	10	5	C
100048	Seaford, City of	10/1/96	10/1/96	9	5	5	C
Florida							
120001	Alachua County	10/1/95	10/1/00	8	10	5	C
120290	Altamonte Springs, City of	10/1/94	10/1/96	8	10	5	C
125087	Anna Maria, City of	10/1/91	05/1/97	8	10	5	C
120180	Apopka, City of	10/1/93	05/1/03	8	10	5	C
120193	Atlantis, City of	10/1/92	10/1/94	8	10	5	C
120676	Aventura, City of	10/1/00	10/1/00	8	10	5	C
120419	Baker County	10/1/01	10/1/01	8	10	5	C
120636	Bal Harbour, Village of	10/1/96	10/1/97	8	10	5	C
120004	Bay County	10/1/93	10/1/98	8	10	5	C
120637	Bay Harbor Islands, Town of	10/1/94	10/1/99	7	15	5	C
125089	Belleair Beach, City of	10/1/92	10/1/01	7	15	5	C
120195	Boca Raton, City of	10/1/92	10/1/94	8	10	5	C
120196	Boynton Beach, City of	10/1/91	10/1/93	8	10	5	C
125091	Bradenton Beach, City of	10/1/91	10/1/96	8	10	5	C
120155	Bradenton, City of	10/1/91	10/1/00	7	15	5	C
125092	Brevard County	10/1/91	10/1/93	8	10	5	C
125093	Broward County	10/1/92	10/1/96	8	10	5	C
120005	Callaway, City of	10/1/93	10/1/93	9	5	5	C
125094	Cape Canaveral, City of	10/1/93	10/1/99	8	10	5	C
125095	Cape Coral, City of	10/1/91	10/1/96	8	10	5	C
120090	Carrabelle, City of	10/1/93	10/1/93	9	5	5	C
120061	Charlotte County	10/1/92	05/1/04	5	25	10	C
120063	Citrus County	10/1/01	10/1/01	7	15	5	C
120064	Clay County	10/1/96	10/1/00	8	10	5	C
125096	Clearwater, City of	10/1/91	10/1/00	7	15	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Florida (continued)						
120198	Cloud Lake, Town of	10/1/94	10/1/96	8	10	5	C
125097	Cocoa Beach, City of	10/1/94	10/1/94	9	5	5	C
120020	Cocoa, City of	10/1/94	10/1/96	8	10	5	C
120031	Coconut Creek, City of	10/1/92	10/1/01	7	15	5	C
120067	Collier County	10/1/92	10/1/95	7	15	5	C
120070	Columbia County	10/1/96	10/1/96	9	5	5	C
120032	Cooper City, City of	10/1/92	10/1/96	8	10	5	C
120639	Coral Gables, City of	10/1/93	10/1/98	8	10	5	C
120033	Coral Springs, City of	10/1/92	10/1/94	8	10	5	C
120034	Dania, City of	10/1/93	10/1/93	9	5	5	C
120035	Davie, City of	10/1/94	10/1/94	9	5	5	C
125100	Daytona Beach Shores, City of	10/1/92	10/1/94	8	10	5	C
125099	Daytona Beach, City of	10/1/94	05/1/03	7	15	5	C
125101	Deerfield Beach, City of	10/1/92	10/1/93	8	10	5	C
125102	Delray Beach, City of	10/1/94	10/1/94	9	5	5	C
125158	Destin, City of	10/1/94	05/1/04	7	15	5	C
125103	Dunedin, City of	10/1/92	04/1/98	8	10	5	C
120308	Edgewater, City of	10/1/92	10/1/97	8	10	5	C
120080	Escambia County	10/1/91	05/1/02	8	10	5	C
120146	Fanning Springs, Town of	10/1/93	10/1/93	9	5	5	C
120120	Fellsmere, City of	10/1/99	10/1/99	8	10	5	C
120172	Fernandina Beach, City of	10/1/92	10/1/02	7	15	5	C
120087	Flagler Beach, City of	10/1/95	10/1/00	7	15	5	C
125105	Fort Lauderdale, City of	10/1/92	10/1/01	8	10	5	C
125106	Fort Myers, City of	10/1/93	10/1/98	8	10	5	C
120673	Fort Myers Beach, Town of	10/1/99	10/1/99	7	15	5	C
120286	Fort Pierce, City of	10/1/92	10/1/01	8	10	5	C
120174	Fort Walton Beach, City of	10/1/92	10/1/02	7	15	5	C
120088	Franklin County	10/1/93	10/1/02	8	10	5	C
125107	Gainesville, City of	10/1/92	10/1/97	8	10	5	C
120200	Glen Ridge, Town of	10/1/94	10/1/96	8	10	5	C
120642	Golden Beach, Town of	10/1/93	10/1/02	10	0	0	R
120275	Gulf Breeze, City of	10/1/93	10/1/93	9	5	5	C
120098	Gulf County	10/1/93	10/1/93	9	5	5	C
125109	Gulf Stream, Town of	10/1/99	10/1/99	8	10	5	C
125108	Gulfport, City of	10/1/93	10/1/03	7	15	5	C
125110	Hallandale Beach, City of	10/1/94	10/1/96	8	10	5	C
120103	Hardee County	10/1/96	05/1/04	10	0	0	R
120107	Hendry County	10/1/00	10/1/00	8	10	5	C
120110	Hernando County	10/1/92	10/1/94	8	10	5	C
120643	Hialeah, City of	10/1/93	10/1/97	8	10	5	C
125111	Highland Beach, Town of	10/1/93	10/1/93	9	5	5	C
120111	Highlands County	10/1/94	10/1/94	9	5	5	C
120040	Hillsboro Beach, Town of	10/1/94	10/1/94	9	5	5	C
120112	Hillsborough County	10/1/92	10/1/02	6	20	10	C
125112	Holly Hill, City of	10/1/94	10/1/94	9	5	5	C
125113	Hollywood, City of	10/1/92	10/1/93	8	10	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Florida (continued)						
125114	Holmes Beach, City of	10/1/91	05/1/97	8	10	5	C
120207	Hypoluxo, Town of	10/1/94	10/1/96	8	10	5	C
120119	Indian River County	10/1/92	01/1/98	7	15	5	C
120121	Indian River Shores, Town of	10/1/94	10/1/95	8	10	5	C
125117	Indian Rocks Beach, City of	10/1/92	10/1/93	8	10	5	C
125118	Indian Shores, Town of	10/1/93	05/1/97	7	15	5	C
120125	Jackson County	10/1/02	10/1/02	9	5	5	C
120078	Jacksonville Beach, City of	10/1/92	10/1/02	8	10	5	C
120077	Jacksonville, City of	10/1/91	10/1/02	7	15	5	C
120331	Jefferson County	10/1/96	10/1/96	9	5	5	C
120208	Juno Beach, Town of	10/1/93	10/1/00	5	25	10	C
120162	Jupiter Island, Town of	10/1/95	10/1/00	8	10	5	C
125119	Jupiter, Town of	10/1/94	10/1/00	7	15	5	C
120245	Kenneth City, Town of	10/1/92	10/1/92	9	5	5	C
120648	Key Biscayne, City of	04/1/98	04/1/00	6	20	10	C
125121	Key Colony Beach, City of	10/1/92	10/1/95	8	10	5	C
120168	Key West, City of	10/1/92	10/1/99	10	0	0	R
120190	Kissimmee, City of	10/1/96	10/1/01	8	10	5	C
120211	Lake Clarke Shores, Town of	10/1/94	10/1/94	9	5	5	C
120421	Lake County	10/1/94	10/1/97	8	10	5	C
120212	Lake Park, Town of	10/1/92	10/1/92	9	5	5	C
120213	Lake Worth, City of	10/1/96	10/1/96	9	5	5	C
120267	Lakeland, City of	10/1/94	10/1/94	9	5	5	C
120214	Lantana, Town of	10/1/94	10/1/94	9	5	5	C
125122	Largo, City of	10/1/92	10/1/97	7	15	5	C
125123	Lauderdale by the Sea, City of	04/1/00	04/1/00	9	5	5	C
120044	Lauderhill, City of	10/1/92	10/1/92	9	5	5	C
120169	Layton, City of	10/1/01	10/1/01	8	10	5	C
125124	Lee County	10/1/91	10/1/01	6	20	10	C
120145	Levy County	10/1/94	10/1/99	8	10	5	C
125125	Lighthouse Point, City of	10/1/93	10/1/94	8	10	5	C
125126	Longboat Key, Town of	10/1/91	10/1/96	7	15	5	C
120292	Longwood, City of	10/1/96	10/1/96	9	5	5	C
120009	Lynn Haven, City of	10/1/92	10/1/92	9	5	5	C
125127	Madeira Beach, City of	10/1/92	10/1/93	8	10	5	C
120149	Madison County	10/1/94	10/1/00	8	10	5	C
120215	Manalapan, Town of	10/1/92	10/1/92	9	5	5	C
120153	Manatee County	10/1/91	10/1/96	7	15	5	C
120216	Mangonia Park, Town of	10/1/94	10/1/94	9	5	5	C
120426	Marco Island, City of	10/1/00	10/1/00	7	15	5	C
120047	Margate, City of	10/1/92	10/1/95	8	10	5	C
120160	Marion County	10/1/94	10/1/94	9	5	5	C
120161	Martin County	10/1/92	10/1/00	7	15	5	C
120025	Melbourne, City of	10/1/93	10/1/03	8	10	5	C
120650	Miami, City of	10/1/94	10/1/99	8	10	5	C
120651	Miami Beach, City of	10/1/96	10/1/01	7	15	5	C
120652	Miami Shores Village, Village of	10/1/00	10/1/00	8	10	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Florida (continued)						
120635	Miami-Dade County	10/1/94	10/1/03	5	25	10	C
120048	Miramar, City of	10/1/93	10/1/94	8	10	5	C
125129	Monroe County	10/1/91	05/1/97	10	0	0	R
125130	Naples, City of	10/1/92	10/1/02	6	20	10	C
120079	Neptune Beach, City of	10/1/94	10/1/94	9	5	5	C
120232	New Port Richey, City of	10/1/93	10/1/95	8	10	5	C
125132	New Smyrna Beach, City of	10/1/91	10/1/00	7	15	5	C
120338	Niceville, City of	10/1/93	04/1/98	8	10	5	C
120049	North Lauderdale, City of	10/1/93	10/1/93	9	5	5	C
120656	North Miami Beach, City of	10/1/93	10/1/98	8	10	5	C
120655	North Miami, City of	10/1/94	10/1/01	5	25	10	C
120217	North Palm Beach, Village of	10/1/94	10/1/99	8	10	5	C
120279	North Port, City of	10/1/92	10/1/93	8	10	5	C
125133	North Redington Beach, Town of	10/1/92	10/1/98	8	10	5	C
120050	Oakland Park, City of	10/1/94	10/1/94	9	5	5	C
120330	Ocala, City of	10/1/91	10/1/01	8	10	5	C
125134	Ocean Ridge, Town of	10/1/92	01/1/98	8	10	5	C
120173	Okaloosa County	10/1/95	10/1/00	7	15	5	C
120177	Okeechobee County	10/1/96	10/1/00	8	10	5	C
120250	Oldsmar, City of	10/1/92	10/1/01	7	15	5	C
120179	Orange County	10/1/91	05/1/02	6	20	10	C
120186	Orlando, City of	10/1/93	10/1/94	8	10	5	C
125136	Ormond Beach, City of	10/1/92	10/1/94	8	10	5	C
120189	Osceola County	10/1/94	10/1/03	7	15	5	C
120404	Palm Bay, City of	10/1/93	10/1/98	8	10	5	C
120192	Palm Beach County	10/1/91	05/1/02	7	15	5	C
120221	Palm Beach Gardens, City of	10/1/03	10/1/03	9	5	5	C
125137	Palm Beach Shores, Town of	10/1/94	10/1/94	9	5	5	C
120220	Palm Beach, Town of	10/1/92	10/1/02	7	15	5	C
120684	Palm Coast, City of	05/1/04	05/1/04	7	15	5	C
120223	Palm Springs, Village of	10/1/92	10/1/97	8	10	5	C
120159	Palmetto, City of	10/1/91	10/1/93	8	10	5	C
120012	Panama City, City of	10/1/93	10/1/02	7	15	5	C
120011	Parker, City of	10/1/94	10/1/94	9	5	5	C
120230	Pasco County	10/1/92	10/1/02	8	10	5	C
120053	Pembroke Pines, City of	10/1/94	10/1/98	7	15	5	C
120082	Pensacola, City of	10/1/02	10/1/02	8	10	5	C
125138	Pensacola Beach-Santa Rosa Island Authority	10/1/91	05/1/03	8	10	5	C
125139	Pinellas County	10/1/93	10/1/94	8	10	5	C
120251	Pinellas Park, City of	10/1/91	10/1/96	7	15	5	C
120054	Plantation, City of	10/1/92	10/1/02	7	15	5	C
120261	Polk County	10/1/92	10/1/03	7	15	5	C
120055	Pompano Beach, City of	10/1/93	10/1/94	8	10	5	C
120312	Ponce Inlet, Town of	05/1/04	05/1/04	7	15	5	C
120313	Port Orange, City of	10/1/92	05/1/03	7	15	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Florida (continued)						
120234	Port Richey, City of	10/1/92	10/1/94	8	10	5	C
120099	Port St. Joe, City of	10/1/94	10/1/94	9	5	5	C
120287	Port St. Lucie, City of	10/1/91	10/1/96	8	10	5	C
120062	Punta Gorda, City of	10/1/92	10/1/02	6	20	10	C
125140	Redington Beach, Town of	10/1/93	10/1/96	8	10	5	C
125141	Redington Shores, Town of	10/1/92	10/1/93	8	10	5	C
120027	Rockledge, City of	10/1/91	10/1/96	8	10	5	C
125143	Safety Harbor, City of	10/1/92	10/1/96	8	10	5	C
120402	Sanibel, City of	10/1/91	10/1/96	5	25	10	C
120274	Santa Rosa County	10/1/93	04/1/00	7	15	5	C
125144	Sarasota County	10/1/92	10/1/02	6	20	10	C
125150	Sarasota, City of	10/1/91	10/1/96	7	15	5	C
120028	Satellite Beach, City of	10/1/92	10/1/92	9	5	5	C
120123	Sebastian, City of	10/1/92	10/1/01	9	5	5	C
120289	Seminole County	10/1/91	10/1/00	7	15	5	C
120164	Sewall's Point, Town of	10/1/96	10/1/97	8	10	5	C
120579	Shalimar, Town of	10/1/95	10/1/00	8	10	5	C
120314	South Daytona, City of	10/1/92	10/1/02	7	15	5	C
120658	South Miami, City of	10/1/93	10/1/95	8	10	5	C
120227	South Palm Beach, Town of	10/1/93	10/1/93	9	5	5	C
125151	South Pasadena, City of	10/1/92	10/1/98	8	10	5	C
125146	St. Augustine Beach, City of	10/1/93	10/1/96	8	10	5	C
125145	St. Augustine, City of	10/1/92	10/1/97	8	10	5	C
120191	St. Cloud, City of	10/1/93	10/1/94	8	10	5	C
125147	St. Johns County	10/1/95	10/1/00	7	15	5	C
120285	St. Lucie County	10/1/94	10/1/96	8	10	5	C
120316	St. Marks, Town of	10/1/93	10/1/93	9	5	5	C
125149	St. Pete Beach, City of	10/1/91	10/1/92	8	10	5	C
125148	St. Petersburg, City of	10/1/92	05/1/02	7	15	5	C
120296	Sumter County	10/1/95	05/1/97	8	10	5	C
120328	Sunrise, City of	10/1/92	10/1/02	7	15	5	C
120659	Surfside, Town of	10/1/93	10/1/94	8	10	5	C
120300	Suwannee County	10/1/96	10/1/00	8	10	5	C
120144	Tallahassee, City of	10/1/94	10/1/99	7	15	5	C
120058	Tamarac, City of	10/1/92	10/1/01	8	10	5	C
120114	Tampa, City of	10/1/91	10/1/00	7	15	5	C
120259	Tarpon Springs, City of	10/1/92	10/1/93	8	10	5	C
120302	Taylor County	10/1/96	10/1/96	9	5	5	C
120115	Temple Terrace, City of	10/1/93	10/1/03	8	10	5	C
120228	Tequesta, Village of	10/1/92	10/1/00	7	15	5	C
125152	Titusville, City of	10/1/92	10/1/97	8	10	5	C
125153	Treasure Island, City of	10/1/92	10/1/99	7	15	5	C
125154	Venice, City of	10/1/91	05/1/03	7	15	5	C
120124	Vero Beach, City of	10/1/93	10/1/98	8	10	5	C
125155	Volusia County	10/1/93	10/1/03	7	15	5	C
120315	Wakulla County	10/1/93	10/1/93	9	5	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Florida (continued)						
125157	Wellington, Village of	10/1/03	10/1/03	9	5	5	C
120229	West Palm Beach, City of	10/1/92	04/1/00	7	15	5	C
120295	Winter Springs, City of	10/1/93	10/1/98	8	10	5	C
120147	Yankeetown, Town of	10/1/94	10/1/97	7	15	5	C
	Georgia						
130075	Albany, City of	10/1/94	10/1/94	9	5	5	C
130093	Brunswick, City of	10/1/93	10/1/93	9	5	5	C
130030	Chatham County	10/1/91	05/1/04	7	15	5	C
130052	Cobb County	10/1/91	10/1/97	8	10	5	C
130086	College Park, City of	10/1/92	10/1/02	6	20	10	C
130059	Columbia County	04/1/99	05/1/04	8	10	5	C
135158	Columbus, City of	10/1/91	10/1/93	8	10	5	C
130144	Covington, City of	10/1/93	10/1/93	9	5	5	C
135159	Decatur, City of	10/1/93	10/1/03	8	10	5	C
130065	Dekalb County	10/1/92	10/1/94	8	10	5	C
130074	Dougherty County	10/1/93	10/1/03	7	15	5	C
130098	Duluth, City of	10/1/97	10/1/97	9	5	5	C
130306	Douglas County	10/1/95	10/1/00	8	10	5	C
130432	Fayette County	05/1/04	05/1/04	7	15	5	C
135160	Fulton County	04/1/00	04/1/00	9	5	5	C
130092	Glynn County	10/1/92	10/1/96	8	10	5	C
130322	Gwinnett County	10/1/94	05/1/04	8	10	5	C
130201	Jekyll Island, State Park Auth	10/1/93	10/1/94	8	10	5	C
130147	Paulding County	10/1/91	10/1/96	10	0	0	R
130078	Peachtree City, City of	10/1/93	10/1/03	7	15	5	C
130261	Pooler, Town of	10/1/93	10/1/95	8	10	5	C
130088	Roswell, City of	10/1/91	10/1/96	7	15	5	C
135163	Savannah, City of	10/1/92	10/1/98	8	10	5	C
135164	Tybee Island, City of	10/1/93	10/1/93	9	5	5	C
130025	Waynesboro, City of	10/1/91	10/1/97	10	0	0	R
130196	Worth County	05/1/03	05/1/03	9	5	5	C
	Hawaii						
150003	Maui County	10/1/95	10/1/00	8	10	5	C
	Idaho						
160001	Ada County	10/1/94	10/1/99	7	15	5	C
160009	Bannock County	10/1/94	10/1/99	8	10	5	C
165167	Blaine County	10/1/94	10/1/99	8	10	5	C
160002	Boise, City of	10/1/91	04/1/01	6	20	10	C
160003	Eagle, City of	04/1/00	04/1/00	6	20	10	C
160212	Elmore County	10/1/94	04/1/01	8	10	5	C
160004	Garden City, City of	10/1/98	05/1/03	8	10	5	C
160022	Hailey, City of	10/1/92	10/1/97	8	10	5	C
160131	Kellogg, City of	10/1/92	10/1/97	8	10	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Idaho (continued)						
160023	Ketchum, City of	10/1/92	10/1/02	8	10	5	C
160076	Kootenai County	10/1/92	10/1/00	6	20	10	C
160090	Moscow, City of	10/1/94	10/1/99	8	10	5	C
160058	Mountain Home, City of	10/1/94	10/1/99	8	10	5	C
160101	Nez Perce County	10/1/01	10/1/01	9	5	5	C
160012	Pocatello, City of	10/1/94	10/1/99	8	10	5	C
160114	Shoshone County	10/1/94	10/1/94	9	5	5	C
160024	Sun Valley, City of	10/1/94	10/1/99	8	10	5	C
160120	Twin Falls, City of	10/1/94	10/1/94	9	5	5	C
160220	Valley County	10/1/94	10/1/99	7	15	5	C
	Illinois						
170001	Adams County	10/1/96	10/1/01	8	10	5	C
170198	Addison, Village of	10/1/91	10/1/97	7	15	5	C
170059	Bartlett, Village of	10/1/91	05/1/04	7	15	5	C
170072	Calumet City, City of	10/1/00	05/1/03	6	20	10	C
170298	Carbondale, City of	10/1/02	10/1/02	9	5	5	C
170078	Country Club Hills, City of	10/1/93	10/1/94	8	10	5	C
170361	Deerfield, Village of	10/1/95	10/1/00	8	10	5	C
170081	Des Plaines, City of	10/1/93	10/1/03	7	15	5	C
170204	Downers Grove, Village of	10/1/91	10/1/02	7	15	5	C
170091	Flossmoor, Village of	10/1/93	04/1/00	8	10	5	C
170206	Glendale Heights, Village of	10/1/94	05/1/04	7	15	5	C
170107	Hoffman Estates, Village of	10/1/92	10/1/02	7	15	5	C
170116	Lansing, Village of	10/1/93	10/1/01	7	15	5	C
170378	Lincolnshire, Village of	10/1/93	10/1/03	5	25	10	C
170211	Lisle, Village of	10/1/91	10/1/01	7	15	5	C
170129	Mount Prospect, Village of	10/1/91	10/1/02	7	15	5	C
170213	Naperville, City of	10/1/91	10/1/97	10	0	0	R
170132	Northbrook, Village of	10/1/94	05/1/04	7	15	5	C
170214	Oak Brook, Village of	10/1/92	10/1/97	7	15	5	C
170172	Orland Hills, Village of	10/1/96	10/1/02	5	25	10	C
175170	Palatine, Village of	10/1/94	05/1/04	7	15	5	C
170533	Peoria County	10/1/92	10/1/97	8	10	5	C
170919	Prospect Heights, City of	10/1/94	05/1/04	8	10	5	C
170912	Sangamon County	04/1/00	04/1/00	8	10	5	C
170163	South Holland, Village of	10/1/92	10/1/02	5	25	10	C
170330	St. Charles, City of	10/1/94	10/1/94	9	5	5	C
170173	Wheeling, Village of	10/1/91	10/1/93	8	10	5	C
170222	Willowbrook, Village of	10/1/91	10/1/02	6	20	10	C
170224	Wood Dale, Village of	04/1/99	04/1/99	8	10	5	C
	Indiana						
180302	Allen County	10/1/02	10/1/02	9	5	5	C
180006	Bartholomew County	10/1/93	10/1/93	9	5	5	C
180007	Columbus, City of	10/1/98	10/1/98	9	5	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Indiana (continued)						
180001	Decatur, City of	10/1/93	10/1/93	9	5	5	C
180257	Evansville, City of	04/1/99	04/1/99	9	5	5	C
180003	Fort Wayne, City of	10/1/91	05/1/04	7	15	5	C
180080	Hamilton County	10/1/91	05/1/04	7	15	5	C
180419	Hancock County	10/1/03	10/1/03	9	5	5	C
180093	Kokomo, City of	10/1/95	10/1/96	8	10	5	C
180121	Kosciusko, County of	10/1/97	10/1/97	9	5	5	C
180382	Milford Junction, City of	10/1/97	10/1/97	9	5	5	C
180082	Noblesville, City of	10/1/91	05/1/04	7	15	5	C
180465	North Webster, City of	10/1/97	10/1/97	9	5	5	C
180122	Syracuse, City of	10/1/97	10/1/97	9	5	5	C
180256	Vanderburgh County	04/1/99	04/1/99	8	10	5	C
180263	Vigo County	10/1/95	10/1/95	9	5	5	C
	Iowa						
190169	Coralville, City of	10/1/92	10/1/96	10	0	0	R
190242	Davenport, City of	10/1/95	10/1/00	8	10	5	C
190227	Des Moines, City of	10/1/91	10/1/02	7	15	5	C
	Kansas						
200250	Carbondale, City of	10/1/92	10/1/96	10	0	0	R
200096	Hayes, City of	10/1/92	10/1/03	10	0	0	R
200090	Lawrence, City of	10/1/91	10/1/92	10	0	0	R
200215	Lindsborg, City of	10/1/92	10/1/92	9	5	5	C
200173	Olathe, City of	10/1/93	10/1/93	9	5	5	C
200298	Riley County	10/1/92	10/1/93	10	0	0	R
200177	Shawnee, City of	10/1/91	10/1/01	8	10	5	C
205187	Topeka, City of	10/1/92	10/1/01	10	0	0	R
	Kentucky						
210017	Ashland, City of	10/1/92	10/1/97	10	0	0	R
210010	Bell County	10/1/94	10/1/97	10	0	0	R
210219	Bowling Green, City of	10/1/91	10/1/92	8	10	5	C
210227	Corbin, City of	10/1/93	10/1/94	10	0	0	R
210062	Daviess County	05/1/03	05/1/03	9	5	5	C
210075	Frankfort, City of	10/1/92	10/1/92	9	5	5	C
210280	Franklin County	10/1/93	10/1/97	10	0	0	R
210051	Grayson, City of	10/1/92	10/1/92	9	5	5	C
210055	Hopkinsville, City of	10/1/91	10/1/96	10	0	0	R
210120	Jefferson County	10/1/91	10/1/00	6	20	10	C
210067	Lexington-Fayette Urban County	10/1/91	10/1/97	8	10	5	C
210122	Louisville, City of	10/1/91	10/1/00	6	20	10	C
210126	Nicholasville, City of	10/1/91	10/1/97	8	10	5	C
210063	Owensboro, City of	05/1/03	05/1/03	9	5	5	C
210127	Paintsville, City of	10/1/92	10/1/92	9	5	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Kentucky (continued)						
210298	Pike County	10/1/95	10/1/95	9	5	5	C
210193	Pikeville, City of	10/1/92	10/1/92	9	5	5	C
210072	Prestonsburg, City of	10/1/92	10/1/92	9	5	5	C
210366	Radcliff, City of	10/1/95	10/1/95	9	5	5	C
210203	Rowan County	10/1/94	10/1/94	9	5	5	C
210312	Warren County	10/1/91	10/1/92	8	10	5	C
210097	West Point, City of	10/1/95	10/1/00	10	0	0	R
	Louisiana						
220013	Ascension Parish	10/1/92	10/1/92	9	5	5	C
225193	Baker, City of	10/1/91	10/1/91	9	5	5	C
220033	Bossier City, City of	10/1/92	10/1/92	9	5	5	C
220361	Caddo Parish	10/1/95	10/1/95	9	5	5	C
220037	Calcasieu Parish	10/1/91	10/1/91	9	5	5	C
220200	Covington, City of	10/1/95	10/1/96	10	0	0	R
220116	Denham Springs, City of	10/1/91	10/1/91	9	5	5	C
220027	Deridder, City of	10/1/95	10/1/95	9	5	5	C
220058	East Baton Rouge Parish	10/1/91	10/1/94	7	15	5	C
220117	French Settlement, Village of	10/1/92	10/1/92	9	5	5	C
220015	Gonzales, City of	10/1/92	10/1/92	9	5	5	C
225198	Gretna, City of	10/1/00	10/1/00	8	10	5	C
220220	Houma, City of	10/1/92	10/1/92	9	5	5	C
225199	Jefferson Parish	10/1/92	05/1/03	7	15	5	C
225201	Kenner, City of	10/1/92	10/1/93	8	10	5	C
225202	Lafourche Parish	01/1/92	05/1/04	10	0	0	R
220040	Lake Charles, City of	10/1/93	10/1/94	10	0	0	R
220113	Livingston Parish	10/1/92	10/1/92	9	5	5	C
220248	Lutcher, Town of	10/1/92	10/1/92	9	5	5	C
220202	Mandeville, Town of	10/1/92	10/1/02	8	10	5	C
220136	Monroe, City of	10/1/03	10/1/03	9	5	5	C
220196	Morgan City, City of	10/1/91	10/1/91	9	5	5	C
225203	New Orleans/Orleans Parish	10/1/91	10/1/01	8	10	5	C
220135	Ouachita Parish	10/1/02	10/1/02	9	5	5	C
220119	Port Vincent, Village of	10/1/92	10/1/97	10	0	0	R
220008	Rayne, City of	10/1/91	10/1/91	9	5	5	C
220347	Ruston, City of	10/1/92	10/1/92	9	5	5	C
220036	Shreveport, City of	10/1/91	10/1/92	8	10	5	C
220204	Slidell, City of	10/1/92	10/1/92	9	5	5	C
220016	Sorrento, Town of	10/1/92	10/1/92	9	5	5	C
220160	St. Charles Parish	10/1/91	10/1/91	9	5	5	C
220261	St. James Parish	10/1/91	10/1/97	8	10	5	C
220164	St. John The Baptist Parish	10/1/94	10/1/94	9	5	5	C
225205	St. Tammany Parish	10/1/92	10/1/92	9	5	5	C
220206	Tangipahoa Parish	10/1/96	10/1/96	9	5	5	C
225206	Terrebonne Parish	10/1/92	10/1/92	9	5	5	C
220121	Walker, Town of	10/1/92	10/1/92	9	5	5	C
220239	West Baton Rouge Parish	10/1/93	10/1/96	8	10	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Louisiana (continued)						
220061	Zachary, City of	10/1/92	10/1/92	9	5	5	C
	Maine						
230191	Alfred, Town of	10/1/91	10/1/93	8	10	5	C
230208	Arrowsic, Town of	10/1/93	10/1/93	9	5	5	C
230001	Auburn, City of	10/1/92	10/1/92	9	5	5	C
230043	Cape Elizabeth, Town of	10/1/94	10/1/94	9	5	5	C
230057	Farmington, Town of	10/1/94	10/1/94	9	5	5	C
230018	Fort Fairfield, Town of	10/1/02	10/1/02	8	10	5	C
230209	Georgetown, Town of	10/1/01	10/1/01	9	5	5	C
230069	Hallowell, City of	10/1/96	10/1/96	9	5	5	C
230004	Lewiston, City of	10/1/93	05/1/97	8	10	5	C
230178	Norridgewock, City of	10/1/97	10/1/97	9	5	5	C
230632	Ogunquit, Town of	10/1/92	05/1/03	8	10	5	C
230153	Old Orchard Beach, Town of	10/1/93	10/1/93	9	5	5	C
230120	Phippsburg, Town of	10/1/93	10/1/93	9	5	5	C
230051	Portland, City of	10/1/93	10/1/01	8	10	5	C
230155	Saco, City of	10/1/92	10/1/99	8	10	5	C
230128	Skowhegan, Town of	10/1/91	10/1/03	8	10	5	C
230157	South Berwick, Town of	10/1/94	10/1/94	9	5	5	C
230293	Southwest Harbor, Town of	10/1/96	10/1/02	9	5	5	C
230158	Wells, Town of	10/1/91	10/1/93	8	10	5	C
230159	York, Town of	10/1/01	10/1/01	8	10	5	C
	Maryland						
240042	Bel Air, Town of	10/1/93	10/1/03	8	10	5	C
240011	Calvert County	10/1/91	10/1/96	10	0	0	R
240130	Caroline County	10/1/96	10/1/96	9	5	5	C
240040	Harford County	10/1/91	10/1/00	7	15	5	C
240012	North Beach, City of	01/1/92	10/1/01	8	10	5	C
245207	Ocean City, Town of	10/1/92	10/1/02	7	15	5	C
245208	Prince George's County	10/1/91	10/1/01	5	25	10	C
	Massachusetts						
250286	Boston, City of	10/1/92	10/1/97	10	0	0	R
250233	Braintree, Town of	10/1/92	10/1/00	8	10	5	C
250004	Chatham, Town of	10/1/92	10/1/93	8	10	5	C
250082	Gloucester, City of	10/1/92	10/1/97	10	0	0	R
250008	Harwich, Town of	10/1/95	10/1/95	9	5	5	C
250085	Haverhill, City of	10/1/92	10/1/92	9	5	5	C
250273	Marshfield, Town of	10/1/91	05/1/97	6	20	10	C
250167	Northampton, City of	05/1/03	05/1/03	8	10	5	C
250060	Norton, Town of	10/1/91	10/1/91	9	5	5	C
250010	Orleans, City of	10/1/93	10/1/93	9	5	5	C
250278	Plymouth, Town of	10/1/91	10/1/91	9	5	5	C
255219	Quincy, City of	10/1/93	05/1/97	7	15	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Massachusetts (continued)						
250282	Scituate, Town of	10/1/91	10/1/95	7	15	5	C
250218	Tewksbury, Town of	10/1/93	10/1/93	9	5	5	C
250349	Worcester, City of	10/1/95	10/1/95	9	5	5	C
	Michigan						
260142	Bedford, Township of	05/1/02	05/1/02	8	10	5	C
260473	Commerce, Township of	05/1/03	05/1/03	9	5	5	C
260221	Dearborn Heights, City of	10/1/92	10/1/92	9	5	5	C
260172	Farmington Hills, City of	10/1/94	10/1/95	10	0	0	R
260657	Fraser, Township of	05/1/03	05/1/03	9	5	5	C
260226	Gibraltar, City of	10/1/92	10/1/02	8	10	5	C
260118	Hamburg, Township of	10/1/99	10/1/99	8	10	5	C
260150	Luna Pier, City of	05/1/02	05/1/02	8	10	5	C
260140	Midland, City of	10/1/92	10/1/02	6	20	10	C
260175	Novi, City of	10/1/99	10/1/99	7	15	5	C
260185	Park, Township of	05/1/03	05/1/03	9	5	5	C
260577	Portage, City of	10/1/92	05/1/02	8	10	5	C
260128	Sterling Heights, City of	10/1/95	10/1/00	8	10	5	C
260243	Sumpter, Township of	10/1/95	04/1/00	8	10	5	C
260728	Taylor, City of	05/1/03	05/1/03	9	5	5	C
260503	Taymouth, Township of	05/1/03	05/1/03	9	5	5	C
260285	Zilwaukee, City of	05/1/04	05/1/04	8	10	5	C
	Minnesota						
275228	Austin, City of	10/1/91	10/1/01	5	25	10	C
275236	East Grand Forks, City of	10/1/91	10/1/98	10	0	0	R
275240	Lake St. Croix Beach, City of	10/1/95	10/1/00	8	10	5	C
270307	Mower County	10/1/95	04/1/00	8	10	5	C
275246	Rochester, City of	10/1/91	10/1/96	10	0	0	R
270729	West St. Paul, City of	10/1/91	10/1/96	10	0	0	R
	Mississippi						
285251	Bay St. Louis, City of	10/1/95	10/1/00	7	15	5	C
285252	Biloxi, City of	10/1/96	10/1/03	7	15	5	C
280016	Cleveland, City of	10/1/93	04/1/99	8	10	5	C
280332	Gautier, City of	10/1/94	04/1/00	8	10	5	C
280179	Greenville, City of	10/1/93	05/1/03	8	10	5	C
285253	Gulfport, City of	10/1/96	10/1/01	8	10	5	C
285255	Harrison County	10/1/03	10/1/03	8	10	5	C
280053	Hattiesburg, City of	10/1/94	05/1/02	7	15	5	C
280070	Hinds County	10/1/93	10/1/93	9	5	5	C
280072	Jackson, City of	10/1/91	10/1/96	8	10	5	C
285257	Long Beach, City of	10/1/00	10/1/00	8	10	5	C
280229	Madison, City of	10/1/96	10/1/01	8	10	5	C
280096	Meridian, City of	10/1/92	10/1/95	8	10	5	C
285259	Ocean Springs, City of	10/1/92	10/1/02	8	10	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Mississippi (continued)						
285261	Pass Christian, City of	10/1/93	10/1/03	6	20	10	C
280110	Ridgeland, City of	10/1/94	10/1/94	9	5	5	C
280100	Tupelo, City of	05/1/03	05/1/03	8	10	5	C
280176	Vicksburg, City of	10/1/93	04/1/01	7	15	5	C
285262	Waveland, City of	10/1/93	10/1/02	6	20	10	C
	Missouri						
290188	Arnold, City of	10/1/91	05/1/04	10	0	0	R
290351	Ferguson, City of	10/1/95	04/1/01	10	0	0	R
290172	Independence, City of	10/1/91	10/1/01	7	15	5	C
290362	Kirkwood, City of	10/1/91	10/1/96	10	0	0	R
290315	St. Charles County	10/1/01	10/1/01	8	10	5	C
	Montana						
300009	Belt, Town of	10/1/91	10/1/92	8	10	5	C
300028	Bozeman, City of	10/1/92	05/1/03	7	15	5	C
300008	Cascade County	10/1/91	04/1/01	8	10	5	C
300108	Circle, Town of	10/1/91	10/1/93	8	10	5	C
300023	Flathead County	10/1/93	10/1/93	9	5	5	C
300010	Great Falls, City of	10/1/91	04/1/01	7	15	5	C
300038	Lewis and Clark County	10/1/91	10/1/02	8	10	5	C
300014	Miles City, City of	10/1/91	10/1/94	9	5	5	C
300048	Missoula County	10/1/91	05/1/02	8	10	5	C
300049	Missoula, City of	10/1/91	05/1/02	8	10	5	C
300029	Three Forks, Town of	10/1/93	10/1/98	8	10	5	C
300142	Yellowstone County	05/1/03	05/1/03	8	10	5	C
	Nebraska						
310069	Fremont, City of	10/1/91	10/1/91	9	5	5	C
315273	Lincoln, City of	10/1/91	05/1/03	7	15	5	C
	Nevada						
320001	Carson City, City of	10/1/94	04/1/99	8	10	5	C
320003	Clark County	10/1/92	10/1/03	6	20	10	C
320008	Douglas County	10/1/93	04/1/98	7	15	5	C
320005	Henderson, City of	10/1/91	10/1/03	6	20	10	C
325276	Las Vegas, City of	10/1/91	10/1/03	6	20	10	C
320035	Mesquite, City of	10/1/02	10/1/02	8	10	5	C
320007	North Las Vegas, City of	10/1/91	10/1/03	6	20	10	C
320033	Storey County	10/1/94	10/1/99	8	10	5	C
	New Hampshire						
330023	Keene, City of	05/1/02	05/1/03	8	10	5	C
330024	Marlborough, Town of	10/1/94	10/1/94	9	5	5	C
330101	Peterborough, Town of	05/1/04	05/1/04	8	10	5	C
330028	Winchester, Town of	05/1/02	05/1/02	9	5	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	New Jersey						
345278	Atlantic City, City of	10/1/92	10/1/00	9	5	5	C
345279	Avalon, Borough of	10/1/96	10/1/00	7	15	5	C
345280	Barnegat Light, Borough of	10/1/92	10/1/01	8	10	5	C
340396	Barnegat, Township of	10/1/92	10/1/97	10	0	0	R
345281	Bay Head, Borough of	10/1/93	10/1/98	8	10	5	C
345282	Beach Haven, Borough of	10/1/91	05/1/04	7	15	5	C
340427	Bedminster, Township of	10/1/96	10/1/00	7	15	5	C
340459	Berkeley Heights, Township	10/1/94	04/1/99	10	0	0	R
340369	Berkeley, Township of	10/1/92	10/1/94	10	0	0	R
340178	Bloomfield, Town of	10/1/92	10/1/97	10	0	0	R
340289	Bradley Beach, Borough of	10/1/95	10/1/00	7	15	5	C
345286	Brigantine, City of	10/1/92	10/1/01	7	15	5	C
345287	Burlington, City of	04/1/98	10/1/03	8	10	5	C
345288	Cape May City, City of	10/1/94	10/1/99	8	10	5	C
345289	Cape May Point, Borough of	10/1/93	10/1/94	7	15	5	C
345293	Dover, Township of	10/1/92	10/1/92	9	5	5	C
340031	Englewood, City of	10/1/91	10/1/01	10	0	0	R
340570	Hackensack Meadowlands Development Commission	10/1/92	10/1/02	8	10	5	C
340246	Hamilton, Township of	10/1/92	10/1/02	8	10	5	C
345296	Harvey Cedars, Borough of	10/1/91	10/1/99	8	10	5	C
340376	Lacey, Township of	10/1/92	10/1/93	10	0	0	R
340379	Lavallette, Borough of	05/1/04	05/1/04	9	5	5	C
345300	Lincoln Park, Borough of	10/1/91	10/1/97	8	10	5	C
340467	Linden, City of	10/1/91	10/1/02	8	10	5	C
340046	Little Ferry, Borough of	10/1/93	10/1/94	10	0	0	R
340047	Lodi, Borough of	10/1/92	10/1/93	10	0	0	R
345301	Long Beach, Township of	10/1/92	10/1/99	7	15	5	C
345302	Longport, Borough of	10/1/95	10/1/00	8	10	5	C
345303	Manasquan, Borough of	10/1/92	10/1/98	8	10	5	C
340383	Mantoloking, Borough of	10/1/92	10/1/01	7	15	5	C
345304	Margate City, City of	10/1/92	10/1/99	7	15	5	C
340188	Montclair, Township of	10/1/94	10/1/95	10	0	0	R
340517	Mullica, Township of	10/1/94	10/1/01	9	5	5	C
345307	North Plainfield, City of	10/1/92	10/1/92	9	5	5	C
345308	North Wildwood, City of	10/1/00	10/1/00	7	15	5	C
345309	Oakland, Borough of	10/1/95	10/1/96	10	0	0	R
345310	Ocean City, City of	10/1/92	10/1/01	7	15	5	C
340518	Ocean, Township of	10/1/95	10/1/95	9	5	5	C
340355	Parsippany-Troy Hills, Township of	10/1/91	10/1/91	9	5	5	C
340512	Pennsville, Township of	10/1/92	10/1/97	10	0	0	R
345311	Pequanock, Village of	10/1/91	10/1/97	10	0	0	R
345312	Plainfield, City of	10/1/91	10/1/98	10	0	0	R
340388	Point Pleasant Beach, Borough of	10/1/92	10/1/97	10	0	0	R
345313	Point Pleasant, Borough of	10/1/93	10/1/93	9	5	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	New Jersey (continued)						
345528	Pompton Lakes, Borough of	10/1/91	10/1/96	10	0	0	R
345314	Rahway, City of	10/1/92	10/1/02	8	10	5	C
340067	Ridgewood, Village of	10/1/92	10/1/02	7	15	5	C
340359	Riverdale, Borough of	10/1/94	10/1/94	9	5	5	C
340472	Roselle, Borough of	10/1/92	01/1/98	8	10	5	C
340474	Scotch Plains, Township of	10/1/94	10/1/95	10	0	0	R
345317	Sea Bright, Borough of	10/1/92	10/1/97	10	0	0	R
345318	Sea Isle City, City of	10/1/92	10/1/95	10	0	0	R
345319	Seaside Park, Borough of	10/1/92	10/1/97	10	0	0	R
345320	Ship Bottom, Borough of	10/1/92	10/1/02	8	10	5	C
340329	Spring Lake, Borough of	10/1/94	10/1/99	8	10	5	C
340393	Stafford, Township of	10/1/91	10/1/00	7	15	5	C
345323	Stone Harbor, Borough of	10/1/94	10/1/96	8	10	5	C
345324	Surf City, Borough of	10/1/92	10/1/98	8	10	5	C
340395	Tuckerton, Borough of	10/1/93	10/1/98	10	0	0	R
340331	Union Beach, Borough of	10/1/03	10/1/03	8	10	5	C
345326	Ventnor, City of	10/1/92	10/1/99	8	10	5	C
345327	Wayne, Township of	10/1/91	10/1/00	8	10	5	C
345328	West Wildwood, Borough of	10/1/93	10/1/93	9	5	5	C
345330	Wildwood Crest, Borough of	10/1/93	10/1/03	8	10	5	C
345331	Woodbridge, Township of	10/1/92	10/1/97	10	0	0	R
	New Mexico						
350045	Alamogordo, City of	10/1/91	10/1/91	9	5	5	C
350002	Albuquerque, City of	10/1/93	10/1/95	8	10	5	C
350001	Bernalillo County	10/1/93	10/1/93	9	5	5	C
350010	Clovis, City of	10/1/91	10/1/91	9	5	5	C
350012	Dona Ana County	10/1/03	10/1/03	9	5	5	C
350067	Farmington, City of	10/1/91	10/1/91	9	5	5	C
350029	Hobbs, City of	10/1/92	10/1/94	8	10	5	C
355332	Las Cruces, City of	10/1/91	10/1/93	8	10	5	C
350054	Portales, City of	10/1/95	10/1/95	9	5	5	C
350006	Roswell, City of	10/1/92	10/1/92	9	5	5	C
	New York						
360226	Amherst, Town of	10/1/95	05/1/97	8	10	5	C
360147	Ashland, Town of	10/1/91	10/1/91	9	5	5	C
360790	Babylon, Town of	10/1/92	10/1/93	10	0	0	R
360988	Bayville, Village of	10/1/92	10/1/03	8	10	5	C
360148	Big Flats, Town of	10/1/91	10/1/96	8	10	5	C
361342	Brightwaters, Village of	10/1/93	10/1/98	10	0	0	R
360570	Camillus, Town of	10/1/96	10/1/01	10	0	0	R
361055	Catlin, Town of	10/1/91	10/1/97	10	0	0	R
360149	Chemung, Town of	10/1/91	10/1/91	9	5	5	C
360772	Corning, City of	10/1/91	10/1/91	9	5	5	C
360463	East Rockaway, Village of	10/1/92	10/1/92	9	5	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	New York (continued)						
360150	Elmira, City of	10/1/91	05/1/97	8	10	5	C
360151	Elmira, Town of	10/1/91	10/1/91	9	5	5	C
360774	Erwin, Town of	10/1/91	10/1/91	9	5	5	C
360464	Freeport, Village of	10/1/92	10/1/97	8	10	5	C
360417	Greece, Town of	10/1/92	10/1/92	9	5	5	C
360777	Hornellsville, Town of	10/1/91	10/1/92	10	0	0	R
360153	Horseheads, Town of	10/1/91	10/1/91	9	5	5	C
360154	Horseheads, Village of	10/1/91	10/1/91	9	5	5	C
360308	Ilion, Village of	10/1/00	10/1/00	9	5	5	C
360047	Johnson City, Village of	10/1/91	10/1/91	9	5	5	C
360247	Lackawanna, City of	05/1/03	05/1/03	9	5	5	C
360476	Lawrence, Village of	10/1/92	10/1/03	8	10	5	C
360506	Niagara Falls, City of	10/1/92	10/1/02	8	10	5	C
360801	Northport, Village of	10/1/94	10/1/94	9	5	5	C
360667	Oneonta, City of	10/1/94	05/1/04	8	10	5	C
360780	Pulteney, Town of	10/1/91	10/1/93	10	0	0	R
360932	Scarsdale, Village of	10/1/93	10/1/98	8	10	5	C
365342	Southampton, Town of	10/1/95	10/1/95	9	5	5	C
365343	Southampton, Village of	10/1/92	10/1/93	10	0	0	R
360156	Southport, Town of	10/1/91	10/1/91	9	5	5	C
360595	Syracuse, City of	10/1/93	10/1/93	9	5	5	C
360056	Union, Town of	10/1/91	10/1/01	9	5	5	C
361057	Veteran, Town of	10/1/91	10/1/96	10	0	0	R
360157	Wellsburg, Village of	10/1/91	10/1/91	9	5	5	C
	North Carolina						
370404	Alliance, Town of	10/1/92	10/1/92	9	5	5	C
370044	Atlantic Beach, Town of	10/1/92	10/1/93	8	10	5	C
370183	Bayboro, Town of	10/1/92	10/1/92	9	5	5	C
375346	Beaufort, Town of	10/1/94	10/1/94	9	5	5	C
370015	Belhaven, Town of	10/1/93	10/1/94	8	10	5	C
370253	Boone, Town of	10/1/91	10/1/00	7	15	5	C
370231	Brevard, City of	10/1/92	10/1/92	9	5	5	C
370036	Cabarrus County	10/1/91	10/1/91	9	5	5	C
370039	Caldwell County	04/1/00	04/1/00	9	5	5	C
370046	Cape Carteret, Town of	10/1/93	10/1/03	8	10	5	C
375347	Carolina Beach, Town of	10/1/93	04/1/99	7	15	5	C
370043	Carteret County	10/1/91	10/1/92	8	10	5	C
370238	Cary, Town of	10/1/92	10/1/96	10	0	0	R
370391	Caswell Beach, City of	10/1/94	10/1/00	7	15	5	C
370465	Cedar Point, Town of	10/1/92	10/1/92	9	5	5	C
370159	Charlotte, City of	10/1/91	05/1/97	8	10	5	C
370263	Clinton, City of	10/1/94	10/1/94	9	5	5	C
370037	Concord, City of	10/1/93	10/1/03	8	10	5	C
370072	Craven County	10/1/91	10/1/01	8	10	5	C
370443	Creswell, Town of	10/1/94	10/1/99	8	10	5	C
370076	Cumberland County	10/1/96	10/1/96	9	5	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	North Carolina (continued)						
370078	Currituck County	10/1/93	10/1/03	7	15	5	C
375348	Dare County	10/1/91	10/1/01	7	15	5	C
370085	Durham County	10/1/92	10/1/92	9	5	5	C
370062	Edenton, Town of	10/1/93	10/1/93	9	5	5	C
370047	Emerald Isle, Town of	10/1/93	10/1/03	7	15	5	C
375349	Forsyth County	10/1/93	10/1/93	9	5	5	C
370255	Goldsboro, City of	10/1/93	05/1/03	8	10	5	C
370191	Greenville, City of	10/1/92	10/1/02	8	10	5	C
370111	Guilford County	10/1/93	10/1/93	9	5	5	C
370265	Havelock, City of	10/1/95	10/1/99	8	10	5	C
375352	Holden Beach, Town of	10/1/91	10/1/92	8	10	5	C
370133	Hyde County	10/1/92	10/1/92	9	5	5	C
370178	Jacksonville, City of	10/1/91	10/1/91	9	5	5	C
375353	Kill Devil Hills, City of	10/1/91	10/1/01	7	15	5	C
370145	Kinston, City of	10/1/94	10/1/94	9	5	5	C
370439	Kitty Hawk, Town of	10/1/91	10/1/02	6	20	10	C
370144	Lenoir County	10/1/94	10/1/94	9	5	5	C
370081	Lexington, City of	10/1/93	10/1/93	9	5	5	C
375355	Manteo, Town of	10/1/91	10/1/01	7	15	5	C
370158	Mecklenburg County	10/1/91	05/1/97	8	10	5	C
370418	Minnesott Beach, Town of	10/1/92	10/1/92	9	5	5	C
370048	Morehead City, Town of	10/1/92	10/1/93	8	10	5	C
375356	Nags Head, City of	10/1/91	10/1/01	6	20	10	C
370167	Nashville, Town of	10/1/94	10/1/94	9	5	5	C
370074	New Bern, City of	10/1/92	05/1/04	10	0	0	R
370168	New Hanover County	10/1/91	10/1/01	7	15	5	C
370049	Newport, Town of	10/1/92	10/1/92	9	5	5	C
370466	North Topsail Beach, Town of	10/1/92	10/1/02	7	15	5	C
370523	Oak Island	10/1/91	10/1/01	7	15	5	C
375357	Ocean Isle Beach, Town of	10/1/92	10/1/02	7	15	5	C
370279	Oriental, Town of	10/1/92	10/1/97	9	5	5	C
370181	Pamlico County	10/1/92	10/1/97	9	5	5	C
370267	Pine Knoll Shores, Town of	10/1/92	10/1/02	7	15	5	C
370160	Pineville, Town of	10/1/91	05/1/97	8	10	5	C
370372	Pitt County	10/1/02	10/1/02	9	5	5	C
370249	Plymouth, Town of	10/1/94	10/1/99	8	10	5	C
370243	Raleigh, City of	10/1/91	10/1/01	8	10	5	C
370092	Rocky Mount, City of	10/1/92	10/1/02	8	10	5	C
370421	Roper, Town of	10/1/94	10/1/99	8	10	5	C
370220	Sampson County	10/1/94	10/1/99	10	0	0	R
370430	Southern Shores, Town of	10/1/92	10/1/96	6	20	10	C
370028	Southport, City of	10/1/91	10/1/91	9	5	5	C
370437	Stonewall, Town of	10/1/92	10/1/92	9	5	5	C
375359	Sunset Beach, Town of	10/1/91	10/1/00	8	10	5	C
370187	Topsail Beach, Town of	10/1/92	10/1/02	6	20	10	C
370438	Vandemere, Town of	10/1/92	10/1/92	9	5	5	C
370368	Wake County	10/1/91	10/1/96	10	0	0	R

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	North Carolina (continued)						
370247	Washington County	10/1/94	10/1/99	8	10	5	C
370268	Washington Park, Town of	10/1/92	10/1/92	9	5	5	C
370017	Washington, City of	10/1/92	10/1/02	8	10	5	C
370251	Watauga County	10/1/91	10/1/91	9	5	5	C
370254	Wayne County	10/1/93	05/1/03	7	15	5	C
370464	Whispering Pines, Village of	10/1/91	10/1/96	10	0	0	R
370071	Whiteville City of	10/1/96	10/1/96	9	5	5	C
370270	Wilson, City of	10/1/91	10/1/91	9	5	5	C
375360	Winston-Salem, City of	10/1/93	10/1/93	9	5	5	C
370193	Winterville, Town of	10/1/93	10/1/97	10	0	0	R
375361	Wrightsville Beach, Town of	10/1/91	10/1/01	5	25	10	C
	North Dakota						
385365	Grand Forks, City of	10/1/91	10/1/01	5	25	10	C
	Ohio						
390183	Delta, Village of	10/1/92	10/1/92	9	5	5	C
390038	Fairfield, City of	10/1/93	10/1/98	8	10	5	C
390110	Highland Heights, City of	10/1/91	10/1/92	10	0	0	R
390412	Kettering, City of	10/1/95	10/1/00	8	10	5	C
390328	Licking County	10/1/93	10/1/97	8	10	5	C
390071	New Richmond, Village of	10/1/92	10/1/02	8	10	5	C
390176	Obetz, Village of	10/1/96	10/1/96	9	5	5	C
390737	Orange, Village of	10/1/91	10/1/91	9	5	5	C
390432	Ottawa County	10/1/92	10/1/92	9	5	5	C
390472	Ottawa, Village of	10/1/95	10/1/95	9	5	5	C
390460	Preble County	10/1/98	10/1/98	9	5	5	C
390479	Shelby, City of	10/1/92	10/1/92	9	5	5	C
390131	South Euclid, City of	10/1/91	10/1/91	9	5	5	C
390419	West Carrollton, City of	05/1/02	05/1/02	9	5	5	C
	Oklahoma						
400220	Bartlesville, City of	10/1/92	10/1/02	7	15	5	C
400207	Bixby, Town of	10/1/93	10/1/98	10	0	0	R
400078	Blackwell, City of	10/1/91	10/1/93	8	10	5	C
400236	Broken Arrow, City of	10/1/93	10/1/03	8	10	5	C
400234	Chickasha, City of	10/1/92	10/1/92	9	5	5	C
400221	Dewey, City of	10/1/92	10/1/92	9	5	5	C
400252	Edmond, City of	10/1/93	10/1/93	9	5	5	C
400062	Enid, City of	10/1/93	10/1/93	9	5	5	C
400049	Lawton, City of	10/1/91	10/1/95	8	10	5	C
400245	Lindsay, City of	10/1/92	10/1/93	10	0	0	R
400211	Sand Springs, City of	10/1/91	10/1/93	8	10	5	C
400053	Sapulpa, City of	10/1/92	10/1/93	10	0	0	R
405380	Stillwater, City of	10/1/91	10/1/96	9	5	5	C
405381	Tulsa, City of	10/1/91	10/1/03	2	40	10	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
Oregon							
410137	Albany, City of	10/1/91	05/1/97	8	10	5	C
410090	Ashland, City of	10/1/91	10/1/96	8	10	5	C
410240	Beaverton, City of	10/1/91	10/1/94	10	0	0	R
410008	Benton County	10/1/02	10/1/02	7	15	5	C
410029	Cannon Beach, City of	10/1/94	10/1/99	7	15	5	C
410092	Central Point, City of	10/1/92	05/1/02	7	15	5	C
410009	Corvallis, City of	10/1/91	10/1/01	7	15	5	C
410059	Douglas County	10/1/00	10/1/00	8	10	5	C
410122	Eugene, City of	10/1/91	10/1/01	7	15	5	C
410108	Grants Pass, City of	10/1/92	05/1/02	8	10	5	C
415589	Jackson County	10/1/91	05/1/02	7	15	5	C
410154	Marion County	04/1/01	04/1/01	7	15	5	C
410096	Medford, City of	10/1/94	10/1/94	9	5	5	C
410064	Myrtle Creek, City of	05/1/03	05/1/03	8	10	5	C
410200	Nehalem, City of	10/1/03	10/1/03	7	15	5	C
410021	Oregon City, City of	10/1/03	10/1/03	9	5	5	C
410186	Polk County	10/1/91	10/1/01	8	10	5	C
410183	Portland, City of	10/1/01	10/1/01	6	20	10	C
410098	Rogue River, City of	10/1/92	05/1/02	7	15	5	C
410067	Roseburg, City of	10/1/94	10/1/99	8	10	5	C
410039	Scappoose, City of	10/1/93	10/1/98	8	10	5	C
410144	Scio, City of	05/1/04	05/1/04	9	5	5	C
410257	Sheridan, City of	10/1/01	10/1/01	8	10	5	C
410213	Stanfield, City of	10/1/91	10/1/03	8	10	5	C
410100	Talent, City of	10/1/00	10/1/00	8	10	5	C
410196	Tillamook County	04/1/01	04/1/01	6	20	10	C
Pennsylvania							
420339	Bloomsburg, Town of	10/1/93	10/1/03	8	10	5	C
421062	Etna, Borough of	10/1/96	05/1/04	8	10	5	C
421134	Granville, Township of	10/1/93	10/1/93	9	5	5	C
420380	Harrisburg, City of	10/1/91	10/1/93	7	15	5	C
420642	Jersey Shore, Borough of	10/1/93	10/1/93	9	5	5	C
420612	Kingston, Borough of	10/1/92	10/1/92	9	5	5	C
420613	Kingston, Township of	10/1/92	04/1/93	10	0	0	R
420831	Lewisburg, Borough of	10/1/93	10/1/03	8	10	5	C
420687	Lewistown, Borough of	10/1/93	10/1/93	9	5	5	C
422105	Limestone, Township of	10/1/93	10/1/98	10	0	0	R
421040	Loyalsock, Township of	10/1/94	04/1/01	10	0	0	R
425384	Milton, Borough of	10/1/92	10/1/03	8	10	5	C
420754	Newport, Borough of	10/1/94	10/1/94	9	5	5	C
421101	Shaler, Township of	10/1/94	10/1/94	9	5	5	C
420834	Union, Township of	10/1/93	10/1/98	10	0	0	R
420372	Upper Allen, Township of	10/1/92	10/1/97	10	0	0	R
421119	Upper St. Clair, Township of	10/1/98	10/1/03	8	10	5	C
420631	Wilkes-Barre, City of	10/1/92	10/1/02	7	15	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
Rhode Island							
445401	Middletown, Town of	10/1/91	04/1/00	8	10	5	C
445402	Narragansett, Town of	10/1/92	10/1/92	9	5	5	C
445404	North Kingstown, Town of	10/1/93	10/1/93	9	5	5	C
440022	Pawtucket, City of	10/1/02	10/1/02	8	10	5	C
South Carolina							
450002	Aiken County	10/1/93	10/1/93	9	5	5	C
450262	Awendaw, Town of	10/1/96	10/1/00	7	15	5	C
450025	Beaufort County	10/1/91	10/1/96	8	10	5	C
450026	Beaufort, City of	10/1/92	10/1/97	8	10	5	C
455413	Charleston County	10/1/95	10/1/00	6	20	10	C
455412	Charleston, City of	10/1/93	10/1/95	8	10	5	C
455414	Edisto Beach, Town of	10/1/92	10/1/96	8	10	5	C
450078	Florence, City of	10/1/91	10/1/97	8	10	5	C
455415	Folly Beach, Township of	10/1/96	10/1/01	8	10	5	C
450087	Georgetown, City of	10/1/93	10/1/03	8	10	5	C
450089	Greenville County	10/1/93	10/1/03	8	10	5	C
450091	Greenville, City of	10/1/91	10/1/92	8	10	5	C
450250	Hilton Head Island, Town of	10/1/91	10/1/97	6	20	10	C
455416	Isle Of Palms, City of	10/1/94	10/1/95	8	10	5	C
450257	Kiawah Island, Town of	10/1/96	10/1/00	6	20	10	C
450129	Lexington County	10/1/91	10/1/91	9	5	5	C
450039	McClellanville, Town of	10/1/00	10/1/00	8	10	5	C
450040	Meggett, City of	10/1/96	10/1/00	7	15	5	C
455417	Mount Pleasant, City of	10/1/94	10/1/01	8	10	5	C
450109	Myrtle Beach, City of	10/1/91	05/1/03	5	25	10	C
450042	North Charleston, City of	05/1/03	05/1/03	8	10	5	C
450110	North Myrtle Beach, Town of	10/1/91	10/1/97	7	15	5	C
450166	Pickens County	04/1/99	05/1/04	8	10	5	C
450043	Ravenel, Town of	10/1/96	10/1/00	7	15	5	C
450170	Richland County	10/1/95	10/1/95	9	5	5	C
450249	Rockville, Town of	10/1/98	10/1/00	7	15	5	C
450256	Seabrook Island, Town of	10/1/95	10/1/00	6	20	10	C
455418	Sullivans Island, Town of	05/1/04	05/1/04	8	10	5	C
450182	Sumter County	10/1/92	10/1/92	9	5	5	C
450184	Sumter, City of	10/1/92	10/1/92	9	5	5	C
South Dakota							
465420	Rapid City, City of	10/1/92	10/1/02	8	10	5	C
Tennessee							
470211	Athens, City of	10/1/93	10/1/93	9	5	5	C
470176	Carthage, City of	10/1/92	10/1/02	8	10	5	C
475425	Elizabethton, City of	10/1/93	10/1/93	9	5	5	C
470105	Fayetteville, City of	10/1/92	10/1/93	10	0	0	R
475426	Gatlinburg, City of	10/1/93	10/1/93	9	5	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Tennessee (continued)						
470059	Humboldt, City of	10/1/93	10/1/96	10	0	0	R
470184	Kingsport, City of	10/1/92	10/1/97	10	0	0	R
475433	Knox County	10/1/02	10/1/02	9	5	5	C
475434	Knoxville, City of	10/1/92	10/1/92	9	5	5	C
470070	Morristown, City of	10/1/92	10/1/93	10	0	0	R
470040	Nashville, City of & Davidson	10/1/91	10/1/91	9	5	5	C
470100	Ripley, Town of	10/1/91	10/1/96	10	0	0	R
475448	Spring City, Town of	10/1/92	10/1/97	10	0	0	R
	Texas						
485454	Arlington, City of	10/1/91	10/1/91	9	5	5	C
480624	Austin, City of	10/1/91	10/1/99	8	10	5	C
485456	Baytown, City of	10/1/91	10/1/01	7	15	5	C
480289	Bellaire, City of	10/1/93	10/1/93	9	5	5	C
480586	Benbrook, City of	10/1/91	10/1/02	7	15	5	C
480082	Bryan, City of	10/1/95	10/1/95	9	5	5	C
485459	Burleson, City of	10/1/91	10/1/91	9	5	5	C
480167	Carrollton, City of	10/1/91	10/1/01	7	15	5	C
485462	Cleburne, City of	10/1/92	10/1/92	9	5	5	C
480484	Conroe, City of	10/1/92	05/1/02	7	15	5	C
480170	Coppell, City of	10/1/93	10/1/03	8	10	5	C
485464	Corpus Christi, City of	10/1/91	10/1/91	9	5	5	C
480171	Dallas, City of	10/1/91	05/1/02	7	15	5	C
480291	Deer Park, City of	10/1/00	10/1/00	9	5	5	C
480774	Denton County	10/1/92	10/1/93	10	0	0	R
480194	Denton, City of	10/1/91	10/1/01	8	10	5	C
480173	Duncanville, City of	10/1/91	10/1/01	8	10	5	C
480214	El Paso, City of	10/1/91	10/1/91	9	5	5	C
485468	Friendswood, City of	10/1/91	10/1/03	5	25	10	C
485471	Garland, City of	10/1/91	10/1/97	7	15	5	C
485472	Grand Prairie, City of	10/1/91	10/1/93	8	10	5	C
480287	Harris County	05/1/04	05/1/04	8	10	5	C
480296	Houston, City of	05/1/02	05/1/02	8	10	5	C
480601	Hurst, City of	10/1/92	10/1/02	8	10	5	C
485481	Kemah, City of	10/1/92	10/1/00	5	25	10	C
485487	LaPorte, City of	10/1/99	10/1/99	8	10	5	C
485488	League City, City of	10/1/92	10/1/92	9	5	5	C
480195	Lewisville, City of	10/1/91	10/1/96	7	15	5	C
480452	Lubbock, City of	10/1/92	10/1/93	8	10	5	C
480477	Midland, City of	10/1/92	10/1/94	8	10	5	C
485491	Nassau Bay, City of	10/1/92	10/1/94	8	10	5	C
480607	North Richland Hills, City of	10/1/91	10/1/99	7	15	5	C
480206	Odessa, City of	10/1/92	10/1/02	8	10	5	C
480307	Pasadena, City of	10/1/91	10/1/92	10	0	0	R
480140	Plano, City of	10/1/92	10/1/03	6	20	10	C
485499	Port Arthur, City of	10/1/91	10/1/91	9	5	5	C
480184	Richardson, City of	10/1/91	10/1/97	8	10	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Texas (continued)						
485505	San Marcos, City of	10/1/92	10/1/02	7	15	5	C
485507	Seabrook, City of	10/1/02	10/1/02	9	5	5	C
480502	Sweetwater, City of	10/1/91	10/1/91	9	5	5	C
485513	Taylor Lake Village, City of	10/1/96	05/1/02	8	10	5	C
481585	Tiki Island, Village of	10/1/01	10/1/01	9	5	5	C
480662	Wichita Falls, City of	10/1/91	10/1/91	9	5	5	C
	Utah						
490039	Bountiful, City of	10/1/91	10/1/91	9	5	5	C
490074	Cedar City, City of	10/1/94	10/1/96	10	0	0	R
490040	Centerville, City of	05/1/02	05/1/02	9	5	5	C
490019	Logan, City of	10/1/93	10/1/03	8	10	5	C
490072	Moab, City of	04/1/01	04/1/01	9	5	5	C
490214	North Ogden, City of	10/1/93	05/1/03	8	10	5	C
490216	Orem, City of	10/1/93	10/1/03	8	10	5	C
490159	Provo, City of	10/1/91	10/1/96	8	10	5	C
490178	Santa Clara, Town of	10/1/95	10/1/95	9	5	5	C
490177	St. George, City of	10/1/94	05/1/04	7	15	5	C
490052	West Bountiful, City of	10/1/96	10/1/96	9	5	5	C
	Vermont						
500013	Bennington, Town of	10/1/93	10/1/93	9	5	5	C
500126	Brattleboro, Town of	10/1/91	10/1/91	9	5	5	C
505518	Montpelier, City of	10/1/98	10/1/98	9	5	5	C
	Virginia						
510001	Accomack County	10/1/92	10/1/96	8	10	5	C
515519	Alexandria, City of	10/1/92	10/1/02	8	10	5	C
515520	Arlington County	10/1/92	10/1/92	9	5	5	C
510134	Bridgewater, Town of	10/1/96	10/1/96	9	5	5	C
510002	Chincoteague, City of	10/1/00	10/1/03	8	10	5	C
515525	Fairfax County	10/1/93	10/1/03	8	10	5	C
510071	Gloucester County	10/1/95	10/1/95	9	5	5	C
510201	James City County	10/1/92	10/1/92	9	5	5	C
510090	Loudoun County	10/1/92	05/1/03	10	0	0	R
510104	Norfolk, City of	10/1/92	10/1/92	9	5	5	C
510183	Poquoson, City of	10/1/92	10/1/97	9	5	5	C
515529	Portsmouth, City of	10/1/92	10/1/00	9	5	5	C
510119	Prince William County	10/1/96	10/1/01	8	10	5	C
510190	Roanoke County	10/1/91	10/1/91	9	5	5	C
510130	Roanoke, City of	10/1/96	05/1/03	8	10	5	C
510053	Vienna, Town of	10/1/96	10/1/96	9	5	5	C
510005	Wachapreague, Town of	10/1/96	10/1/96	9	5	5	C
	Washington						
530073	Auburn, City of	10/1/92	05/1/02	7	15	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

COMMUNITY RATING SYSTEM

ELIGIBLE COMMUNITIES

COMMUNITY NUMBER	COMMUNITY NAME	CRS ENTRY DATE	CURRENT EFFECTIVE DATE	CURRENT CLASS	% DISCOUNT FOR SFHA ¹	% DISCOUNT FOR NON-SFHA ²	STATUS ³
	Washington (continued)						
530074	Bellevue, City of	10/1/92	10/1/00	6	20	10	C
530153	Burlington, City of	10/1/94	04/1/99	6	20	10	C
530103	Centralia, City of	10/1/94	10/1/99	7	15	5	C
530104	Chehalis, City of	10/1/94	05/1/04	6	20	10	C
530051	Ephrata, City of	10/1/00	10/1/00	8	10	5	C
530200	Everson, City of	10/1/94	10/1/99	8	10	5	C
530166	Index, Town of	04/1/98	04/1/98	8	10	5	C
530079	Issaquah, City of	10/1/92	10/1/02	5	25	10	C
530071	King County	10/1/91	10/1/01	4	30	10	C
530156	La Conner, Town of	10/1/96	10/1/97	8	10	5	C
530102	Lewis County	10/1/94	10/1/99	7	15	5	C
530316	Lower Elwha Klallam Tribe	10/1/00	10/1/00	8	10	5	C
530169	Monroe, City of	10/1/91	04/1/01	6	20	10	C
530158	Mount Vernon, City of	05/1/97	10/1/02	6	20	10	C
530085	North Bend, City of	10/1/95	10/1/96	7	15	5	C
530138	Pierce County	10/1/95	04/1/00	5	25	10	C
530088	Renton, City of	10/1/94	10/1/99	7	15	5	C
530151	Skagit County	04/1/98	10/1/03	6	20	10	C
530090	Snoqualmie, City of	10/1/92	05/1/02	5	25	10	C
530173	Sultan, City of	10/1/03	10/1/03	8	10	5	C
530204	Sumas, City of	10/1/93	04/1/98	7	15	5	C
530188	Thurston County	10/1/00	10/1/00	5	25	10	C
530198	Whatcom County	10/1/96	10/1/01	7	15	5	C
	West Virginia						
540004	Philippi, City of	05/1/03	05/1/03	8	10	5	C
	Wisconsin						
550001	Adams County	10/1/91	10/1/91	9	5	5	C
550612	Allouez, Village of	10/1/92	10/1/02	7	15	5	C
550128	Eau Claire, City of	10/1/91	10/1/01	8	10	5	C
550578	Elm Grove, Village of	04/1/01	04/1/01	8	10	5	C
550022	Green Bay, City of	10/1/91	10/1/01	7	15	5	C
555562	La Crosse, City of	10/1/91	10/1/02	8	10	5	C
550085	Mazomanie, Village of	10/1/91	10/1/91	9	5	5	C
550310	Ozaukee County	10/1/91	10/1/91	9	5	5	C
550107	Watertown, City of	10/1/91	10/1/01	8	10	5	C
550108	Waupun, City of	10/1/91	10/1/01	8	10	5	C
550537	Winnebago County	10/1/91	10/1/01	8	10	5	C
	Wyoming						
560037	Casper, City of	10/1/00	10/1/00	9	5	5	C
560030	Cheyenne, City of	05/1/03	05/1/03	7	15	5	C
560013	Douglas, City of	10/1/93	10/1/93	9	5	5	C
560029	Laramie County	05/1/03	05/1/03	8	10	5	C
560085	Park County	10/1/91	10/1/96	10	0	0	R
560044	Sheridan, City of	10/1/95	10/1/95	9	5	5	C

¹For the purpose of determining CRS discounts, all AR and A99 zones are treated as non-SFHAs.

²Increase in discount for Classes 1-6 effective May 1, 2001. See table on page CRS 1.

³Status: C = Current, R = Rescinded

SPECIAL PROCEDURES FOR TARGETED REPETITIVE LOSS PROPERTIES

I. GENERAL DESCRIPTION

The primary objective of the repetitive loss properties strategy is to eliminate or reduce the damage to property and the disruption to life caused by repeated flooding. A target group of approximately 11,000 repetitive loss properties' policies has been transferred to the NFIP Servicing Agent's Special Direct Facility (SDF).

The close supervision the SDF provides the group of policies and the attention the group of properties receives when mitigation decisions are made contribute to attaining the strategy's primary objective. The target group consists of any NFIP insured property that has met at least one of the following paid flood loss criteria since 1978, regardless of ownership:

1. Four or more paid losses of more than \$1,000 each; or
2. Two losses within a 10-year period that, in the aggregate, equal or exceed the current value of the insured property; or
3. Three or more losses that, in the aggregate, equal or exceed the current value of the insured property.

The loss history includes all ownership of the property since 1978 or since the building's construction if built after 1978.

Target group policies with renewal dates of August 1, 2000, and later will be afforded coverage (new business or renewal) only through the SDF.

The agent of record will remain in that capacity while the policy is in the SDF. The NFIP Servicing Agent will pay the agent of record the standard 15 percent commission that is paid on all NFIP Direct business.

II. NOTIFICATION REQUIREMENTS

The first full year of policy transfers to the SDF was completed on July 31, 2001. More policies will be transferred to the SDF as additional properties meet one of the loss criteria. As appeals are successful and FEMA or its designee approves properties for mitigation, policies will be transferred out of the SDF.

When policies are to be transferred to the SDF, the NFIP Bureau and Statistical Agent will notify WYO companies and the NFIP Servicing Agent at least 150 days prior to the expiration date. The companies will notify the affected policyholders and their agents 90 days before expiration of the policy. This notice will explain that the policies are ineligible for coverage outside of the SDF. (See agent and policyholder notification letters, pages RL 2-5.) Offers to renew will be issued by the SDF approximately 45 days prior to the expiration date.

III. DISPUTE RESOLUTION

When a policyholder has documentation that the NFIP-insured property has not sustained the losses reported by the NFIP Bureau and Statistical Agent, an appeal may be presented, **in writing**, to the SDF. All documentation to substantiate the appeal should be included with the appeal letter. The policy will remain in the SDF until the appeal is settled.

The policyholder and agent will be notified of the results of the appeal. If the policyholder's appeal is successful, the SDF policy will be cancelled and the full premium will be returned to the former carrier. The carrier will write the policy using the SDF's effective dates. If, however, a loss occurs both in the current term and before the policy can be returned to the former carrier, the SDF will continue to service the claim and will return the policy at the next renewal cycle.

IV. MITIGATION

Outside of the appeal process, when mitigation efforts (other than buyout or demolition) such as elevation, relocation, or other approved mitigation efforts are approved by FEMA, the property will be removed from the SDF and the target group at the next renewal.

If the property is bought out or demolished according to an approved FEMA mitigation project, and the efforts for the specific property are FEMA approved, the policy will be cancelled, returning the pro-rata premium (less Federal Policy Fee and, if applicable, Expense Constant and Probation Surcharge). When a property is bought out or demolished, any commission chargeback to the agent will be forgiven.



FEMA

RE: ***IMPORTANT FLOOD INSURANCE POLICY INFORMATION***

Dear Agent:

Your client's property, which is covered by flood insurance, is one of about 10,000 properties nationwide that have experienced repetitive flood losses under the National Flood Insurance Program (NFIP).

You and your client know first-hand the disruption to life and property that flooding can cause. The Federal Emergency Management Agency (FEMA) is taking steps to control costs for repetitive loss properties, such as your client's, and to provide assistance in reducing future flood losses. We have identified certain properties, such as your client's, as being Repetitive Loss Properties. These properties are defined as meeting one of the following criteria based on paid losses since 1978, regardless of ownership:

1. Four or more losses of more than \$1,000 each.
2. Two losses in a 10-year period that, in the aggregate, equal or exceed the current value of the insured property.
3. Three or more losses that, in the aggregate, equal or exceed the current value of the insured property.

If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added together.

Our strategy for reducing flood losses involves centralizing the processing of all flood insurance policies of this select group of repetitive flood loss buildings so we can verify our underwriting and loss information and collect information about the flood risk to your client's property. We are working with States and local communities to identify the most effective ways to minimize future losses to the property owner, as well as to us as the insurer. Our strategy will be carried out in the following way:

- Since August 2000, insurance companies that write flood insurance under the NFIP have been assigning all flood insurance policies for the select group of repetitive loss properties upon renewal to a centralized processing center operated by the NFIP's Servicing Agent. We call this center the Special Direct Facility (SDF).
- Even though your client's policy will not be processed by the chosen Write Your Own company or by the traditional NFIP Direct program, you will continue as the agent of record throughout the process. While the policy remains in the SDF you will receive the same 15 percent commission that NFIP Direct agents receive.
- About 45 days prior to the renewal date of this policy, your client will receive a premium bill from the NFIP Servicing Agent's SDF. **This is the only bill that should be paid.**

- For the time being, the SDF will be the only source for NFIP flood insurance coverage available to your client to insure this property. As always, the full premium amount and any related fees should be paid. The policy that will be sent to your client will meet all the requirements of any mortgage company to the same extent as the current policy.
- We have encouraged your client to continue to contact you directly for any service needs on the policy since you continue to be the policy's agent of record.
- FEMA is working at the Federal level and with State governments to reduce the losses experienced by repetitively flooded properties. The States will be examining innovative strategies to deal with repetitive loss problems in local communities. We encourage your client to work with the local community in this process.
- We provide an appeal procedure for your client to follow if he or she believes that we have incorrectly included the insured property on our select list of repetitive loss properties.

Our goal is to reduce the devastating effects of repetitive flood losses on us all as property owners and as taxpayers. Please call the NFIP Servicing Agent's Special Direct Facility at 1-800-638-6620 if you have any questions regarding this letter and the repetitive loss properties strategy, or visit our web site at www.fema.gov/nfip for more information.

Sincerely,



Anthony S. Lowe
Director
Mitigation Division
Emergency Preparedness and Response Directorate



FEMA

RE: ***IMPORTANT FLOOD INSURANCE POLICY INFORMATION***

Dear Policyholder:

The property covered by your flood insurance policy is one of about 10,000 properties nationwide that have experienced repetitive flood losses under the National Flood Insurance Program (NFIP).

As the owner of one of those properties, you know first-hand the disruption to life and property that flooding can cause. The Federal Emergency Management Agency (FEMA) is taking steps to control costs for repetitive loss properties, such as yours, and to assist you in reducing future flood losses. We have identified certain properties, such as yours, as being Repetitive Loss Properties. These properties are defined as meeting one of the following criteria based on paid losses since 1978, regardless of ownership:

1. Four or more losses of more than \$1,000 each.
2. Two losses in a 10-year period that, in the aggregate, equal or exceed the current value of the insured property.
3. Three or more losses that, in the aggregate, equal or exceed the current value of the insured property.

If there are multiple losses at the same location within 10 days of each other, they are counted as one loss, with the payment amounts added together.

Our strategy for reducing flood losses involves centralizing the processing of all flood insurance policies of this select group of repetitive flood loss buildings so we can verify our underwriting and loss information and collect information about your property's flood risk. We are working with States and local communities to identify the most effective ways to minimize future losses to you as the property owner, as well as to us as the insurer. Our strategy will be carried out in the following way:

- Since August 2000, insurance companies that write flood insurance under the NFIP have been assigning all flood insurance policies for repetitive loss properties upon renewal to a centralized processing center operated by the NFIP's Servicing Agent. We call this center the Special Direct Facility (SDF).
- About 45 days prior to the renewal date of this policy, you will receive a premium bill from the NFIP Servicing Agent's SDF. **This is the only bill that should be paid.**
- For the time being, the SDF will be the only source for NFIP flood insurance coverage available to you to insure this property. As always, the full premium amount and any related fees should be paid. The policy that will be sent to you will meet all the requirements of any mortgage company to the same extent as the current policy.

- Your insurance agent will continue to provide you with customer service on your flood insurance policy, and you should continue to contact your agent directly for any service needs.
- FEMA is working at the Federal level and with State governments to reduce the losses experienced by repetitively flooded properties. The States will be examining innovative strategies to deal with repetitive loss problems in local communities. We encourage you to work with your local community in this process.
- We provide an appeal procedure for you to follow if you believe that we have incorrectly included your property on our select list of repetitive loss properties.

Our goal is to reduce the devastating effects of repetitive flood losses on us all as property owners and as taxpayers. Please call the NFIP Servicing Agent's Special Direct Facility at 1-800-638-6620 if you have any questions regarding this letter and the repetitive loss properties strategy, or visit our web site at www.fema.gov/nfip for more information.

Sincerely,



Anthony S. Lowe
Director
Mitigation Division
Emergency Preparedness and Response Directorate

DEFINITIONS

This list of terms is intended to include those that have specific meaning to the National Flood Insurance Program (NFIP). In a few instances, standard industry terms have been added for additional focus and emphasis.

Act. The National Flood Insurance Act of 1968 and any amendments to it.

Actual Cash Value (ACV). The cost to replace an insured item of property at the time of loss, less the value of its physical depreciation.

Adjuster Control Office. An NFIP claims office similar to a Flood Insurance Claims Office (FICO) with the exception that the Adjuster Control Office does not house insured files, maintain a claims examiner staff at the site, or issue claim payments.

Anchored. Adequately secured to prevent flotation, collapse, or lateral movement.

Application. The statement made and signed by the prospective policyholder or the agent in applying for an NFIP flood insurance policy. The application gives information used to determine the eligibility of the risk, the kind of policy to be issued, and the correct premium payment. The application is part of the flood insurance policy. For a policy to be issued, the correct premium payment must accompany the application.

Appurtenant Structure. A detached garage servicing a 1-4 family dwelling.

Assignment. The transfer by a policyholder of his/her legal right or interest in a policy contract to a third party. In the NFIP, written assignment of a policy is permissible upon transfer of title, without the consent of the Federal Emergency Management Agency (FEMA), except in the case where a residential (household) contents-only policy is involved or a policy was issued to cover a building in the course of construction.

Base Flood. A flood having a 1 percent chance of being equaled or exceeded in any given year.

Base Flood Depth (BFD). The depth shown on the Flood Insurance Rate Map for Zone AO that indicates the depth of water above highest adjacent grade resulting from a flood that has a 1 percent chance of equaling or exceeding that level in any given year.

Base Flood Elevation (BFE). The elevation shown on the Flood Insurance Rate Map for Zones AE, AH, A1-A30, AR, AR/A, AR/AE, AR/A1-A30, AR/AH, AR/AO, V1-V30, and VE that indicates the water surface elevation resulting from a flood that has a one percent chance of equaling or exceeding that level in any given year.

Basement. Any area of the building, including any sunken room or sunken portion of a room, having its floor below ground level (subgrade) on all sides.

Binder. A temporary agreement between company, producer, and insured that the policy is in effect. Binders are not permitted under the NFIP.

Blanket Insurance. A single amount of insurance applying to more than one building and/or contents. Blanket insurance is not permitted under the NFIP.

Breakaway Wall. A wall that is not part of the structural support of the building and is intended through its design and construction to collapse under specific lateral loading forces, without causing damage to the elevated portion of the building or supporting foundation system.

Building.

- A structure with two or more outside rigid walls and a fully secured roof, that is affixed to a permanent site; or
- A manufactured home (a "manufactured home," also known as a mobile home, is a structure built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation); or
- A travel trailer without wheels, built on a chassis and affixed to a permanent foundation, that is regulated under the community's floodplain management and building ordinances or laws.

"Building" does not mean a gas or liquid storage tank or a recreational vehicle, park trailer, or other similar vehicle, except as described above.

Building in the Course of Construction. A walled and roofed building (see page GR 4 for exception) that is principally above ground and affixed to a permanent site. It does not include building materials or supplies intended for use in construction, alteration, or repair unless such materials or supplies are within an enclosed building on the premises.

Cancellation. The ending of the insurance coverage provided by a policy before the expiration date.

Cistern. Covered cisterns and the water in them are defined as an integral part of an insurable building, meaning under the building or above ground and physically attached to a side of the building with one of the walls of the building and cistern being common to each other.

Claims Coordinating Office (CCO). A clearinghouse for the various insurers who are responding to a multi-peril catastrophe. Through voluntary participation, all losses are reported to the Claims Coordinating Office and are processed to locate address matches among the reported claims. The interest of each carrier is protected as the Claims Coordinator maintains sole control over the policy and loss information. If a match is found, special care is taken to direct the assigned adjuster(s) to a mutually agreeable adjustment or to have one adjuster surrender his/her loss with the assurance that every effort will be made to replace it.

Closed Basin Lake. A natural lake from which water leaves primarily through evaporation and whose surface area exceeds or has exceeded 1 square mile at any time in the recorded past. NFIP-insured buildings that are subject to continuous lake flooding from a closed basin lake are covered under the provisions of Standard Flood Insurance Policy.

Coastal Barrier. A naturally occurring island, sandbar, or other strip of land, including coastal mainland, that protects the coast from severe wave wash.

Coastal Barrier Improvement Act of 1990 (CBIA). Enacted on November 16, 1990, the Act greatly expanded the identified land in the Coastal Barrier Resources System established pursuant to the Coastal Barrier Resources Act of 1982.

Coastal Barrier Resources Act of 1982 (CBRA). For the purposes of the NFIP, the Coastal Barrier Resources Act of 1982

designated certain portions of the Gulf and East Coasts as undeveloped coastal barriers. These areas are shown on appropriate flood insurance map panels and have certain coverage restrictions.

Coastal Barrier Resources System (CBRS). Communities, coastal barriers, and other protected areas identified by the Department of the Interior legislation defined above.

Coastal High Hazard Areas. Special Flood Hazard Areas along the coasts that have additional hazards due to wind and wave action. These areas are identified on Flood Insurance Rate Maps as Zones V, V1-V30, and VE.

Coinurance. A penalty imposed on the loss payment unless the amount of insurance carried on the damaged building is at least 80 percent of its replacement cost or the maximum amount of insurance available for that building under the NFIP, whichever is less. Coinsurance applies only to building coverage under the Residential Condominium Building Association Policy.

Community. A political entity that has the authority to adopt and enforce floodplain ordinances for the area under its jurisdiction.

Community Number. A 6-digit designation identifying each NFIP community. The first two numbers are the state code. The next four are the FEMA-assigned community number. An alphabetical suffix is added to a community number to identify revisions in the Flood Insurance Rate Map for that community.

Community Rating System (CRS). A program developed by FEMA to provide incentives for those communities in the Regular Program that have gone beyond the minimum floodplain management requirements to develop extra measures to provide protection from flooding.

Condominium. That form of ownership of real property in which each unit owner has an undivided interest in common elements.

Condominium Association. The entity made up of the unit owners responsible for the maintenance and operation of:

- Common elements owned in undivided shares by unit owners;
 - Other real property in which the unit owners have use rights;
- where membership in the entity is a required condition of unit ownership.

Countywide Map. A Flood Insurance Rate Map that shows flooding information for the entire geographic area of a county, including the incorporated communities within the county.

Date of Construction. The date that the building permit was issued, provided the actual start of construction, repair, reconstruction, or improvement was within 180 days of the permit date.

Declarations Page. A computer-generated summary of information provided by the prospective policyholder in the application for flood insurance. The Declarations Page also describes the term of the policy and the limits of coverage and displays the premium and the insurer's name. The Declarations Page is a part of the flood insurance policy.

Deductible Buyback. The option whereby, for an additional premium, policyholders who wish to reduce their deductibles from the standard deductibles of \$1,000 per building loss and per contents loss for Pre-FIRM risks may purchase separate \$500 deductibles for building and contents coverages.

Described Location. The location where the insured building or personal property is found. The described location is shown on the Declarations Page.

Diagram Number. Any of the numbers used in the instructions to the FEMA Elevation Certificate to identify the diagrams of the eight main types of buildings.

Direct Physical Loss By or From Flood. Loss or damage to insured property, directly caused by a flood. There must be evidence of physical changes to the property.

Doublewide Manufactured (Mobile) Home. A manufactured (mobile) home that, when assembled as a nonmovable, permanent building, is at least 16 feet wide and has an area within its perimeter walls of at least 600 square feet.

Dwelling. A building designed for use as a residence for no more than four families or a single-family unit in building under a condominium form of ownership.

Dwelling Form. See "Standard Flood Insurance Policy—Dwelling Form."

Elevated Building. A building that has no basement and that has its lowest elevated floor raised above ground level by foundation walls, shear walls, posts, piers, pilings, or columns. Solid foundation perimeter walls are not an acceptable means of elevating buildings in V and VE zones.

Emergency Program. The initial phase of a community's participation in the National Flood Insurance Program. During this phase, only limited amounts of insurance are available under the Act.

Enclosure. That portion of an elevated building below the lowest elevated floor that is either partially or fully shut in by rigid walls.

Erosion. The collapse, undermining, or subsidence of land along the shore of a lake or other body of water. Erosion is a covered peril if it is caused by waves or currents of water exceeding their cyclical levels which result in flooding.

Expense Constant. A flat fee formerly charged on each new and renewal policy, the Expense Constant was eliminated effective May 1, 2003.

Federal Emergency Management Agency (FEMA). The federal agency under which the National Flood Insurance Program (NFIP) is administered. In March 2003, FEMA became part of the newly created U.S. Department of Homeland Security.

Federal Policy Fee. A flat charge that the policyholder must pay on each new or renewal policy to defray certain administrative expenses incurred in carrying out the National Flood Insurance Program.

Financial Assistance/Subsidy Arrangement. The arrangement between an insurance company and FEMA to initiate the company's participation in the Write Your Own (WYO) Program. It establishes the duties of the company and the government.

Finished (Habitable) Area. An enclosed area having more than 20 linear feet of finished walls (paneling, etc.) or used for any purpose other than solely for parking of vehicles, building access, or storage.

Flood.

- A general and temporary condition of partial or complete inundation of two or more acres of normally dry land area or of two or more properties (at least one of which is the policyholder's property) from:
 - Overflow of inland or tidal waters;
 - Unusual and rapid accumulation or runoff of surface waters from any source; or
 - Mudflow; or
- Collapse or subsidence of land along the shore of a lake or similar body of water as a result of erosion or undermining caused by waves or currents of water exceeding anticipated cyclical levels that result in a flood as defined above.

■ **Flood Hazard Boundary Map (FHBM).** Official map of a community issued by FEMA, where the boundaries of the flood, mudflow, and related erosion areas having special hazards have been designated.

Flood Insurance Claims Office (FICO). An NFIP claims processing office set up in a catastrophe area when a sufficient number of flood claims result from a single event.

■ **Flood Insurance Rate Map (FIRM).** Official map of a community on which FEMA has delineated both the special hazard areas and the risk premium zones applicable to the community.

Flood Response Office (FRO). The FRO provides a local presence in the affected area and supports the WYO companies, the NFIP Servicing Agent, and various federal, state, and local officials in providing answers to claims coverage questions, forms for claims handling, and survey and statistical input. One of the key requirements of personnel at the FRO is to coordinate and conduct reinspections of WYO and NFIP Direct losses. The FRO also tracks adjuster performance and provides such information to interested WYO and NFIP Direct companies.

Floodplain. Any land area susceptible to being inundated by flood waters from any source.

Floodplain Management. The operation of an overall program of corrective and preventive measures for reducing flood damage, including but not limited to, emergency preparedness plans, flood control works, and floodplain management regulations.

Floodproofing. Any combination of structural and nonstructural additions, changes, or adjustments to structures, which reduce or

eliminate risk of flood damage to real estate or improved real property, water and sanitation facilities, or structures with their contents.

Freeboard. An additional amount of height above the Base Flood Elevation used as a factor of safety (e.g., 2 feet above the Base Flood) in determining the level at which a structure's lowest floor must be elevated or floodproofed to be in accordance with State or community floodplain management regulations.

General Property Form. See "Standard Flood Insurance Policy—General Property Form."

Grade Elevation. The lowest or highest finished ground level that is immediately adjacent to the walls of the building. Use natural (pre-construction), ground level, if available, for Zone AO and Zone A (without BFE).

Grandfathering. An exemption based on circumstances previously existing. Under the NFIP, buildings located in Emergency Program communities and Pre-Flood Insurance Rate Map buildings in the Regular Program are eligible for subsidized flood insurance rates. Post-Flood Insurance Rate Map buildings in the Regular Program built in compliance with the floodplain management regulations in effect at the start of construction will continue to have favorable rate treatment even though higher base flood elevations or more restrictive, greater risk zone designations result from Flood Insurance Rate Map revisions.

Group Flood Insurance. Issued by the NFIP Direct Program in response to a Presidential disaster declaration. Disaster assistance applicants, in exchange for a modest premium, receive a minimum amount of building and/or contents coverage for a 3-year policy period. An applicant may cancel the group policy at any time and secure a regular Standard Flood Insurance Policy through the NFIP.

High-Rise Building. High-rise condominium buildings have five or more units and at least three floors excluding enclosure even if it is the lowest floor for rating purposes. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid classifying the building as low rise.

Historic Building. Any building that is:

- Listed individually in the National Register of Historic places (a listing maintained by the Department of the Interior) or preliminarily

determined by the Secretary of the Interior as meeting the requirements for individual listing on the National Register; or

- Certified or preliminarily determined by the Secretary of the Interior as contributing to the historical significance of a registered historic district or a district preliminarily determined by the Secretary to qualify as a registered historic district; or
- Individually listed in a state inventory of historic places in states with preservation programs that have been approved by the Secretary of the Interior; or
- Individually listed on a local inventory of historic places in communities with historic preservation programs that have been certified either:
 - By an approved state program as determined by the Secretary of the Interior, or
 - Directly by the Secretary of the Interior in states without approved programs.

Improvements. Fixtures, alterations, installations, or additions comprising a part of the insured building.

Increased Cost of Compliance. Coverage for expenses that a property owner must incur, above and beyond the cost to repair the physical damage the structure actually sustained from a flooding event, to comply with mitigation requirements of State or local floodplain management ordinances or laws. Acceptable mitigation measures are elevation, floodproofing, relocation, demolition, or any combination thereof.

Letter of Determination Review (LODR). FEMA's ruling on the determination made by a lender or third party that a borrower's building is in a Special Flood Hazard Area (SFHA). A LODR deals only with the location of a building relative to the SFHA boundary shown on the Flood Insurance Rate Map.

Letter of Map Amendment (LOMA). An amendment to the currently effective FEMA map which establishes that a property is not located in a Special Flood Hazard Area. A LOMA is issued only by FEMA.

Letter of Map Revision (LOMR). An official amendment to the currently effective FEMA map. It is issued by FEMA and changes flood zones, delineations, and elevations.

Loss in Progress. A loss that is already in progress as of 12:01 a.m. on the first day of the policy term; or, as to any increase in the limits of coverage which is requested, a loss that is

already in progress when the additional coverage is requested.

Lowest Adjacent Grade. The lowest point of the ground level next to the building.

Lowest Floor. The lowest floor of the lowest enclosed area (including a basement). An unfinished or flood-resistant enclosure, usable solely for parking of vehicles, building access, or storage in an area other than a basement area, is not considered a building's lowest floor provided that such enclosure is not built so as to render the structure in violation of requirements.

Lowest Floor Elevation (LFE). The measured distance of a building's lowest floor above the National Geodetic Vertical Datum (NGVD) or other datum specified on the FIRM for that location.

Low-Rise Building. Low-rise condominium buildings have fewer than five units regardless of the number of floors or five or more units with fewer than three floors including basement. All townhouses/rowhouses, regardless of the number of floors or units, and all single-family detached condominium buildings are classified as low rise. An enclosure below an elevated building, even if it is the lowest floor for rating purposes, cannot be counted as a floor to avoid classifying the building as low rise.

Mandatory Purchase. Under the provisions of the Flood Disaster Protection Act of 1973, individuals, businesses, and others buying, building, or improving property located in identified areas of special flood hazards within participating communities are required to purchase flood insurance as a prerequisite for receiving any type of direct or indirect federal financial assistance (e.g., any loan, grant, guaranty, insurance, payment, subsidy, or disaster assistance) when the building or personal property is the subject of or security for such assistance.

Manufactured (Mobile) Home. A structure built on a permanent chassis, transported to its site in one or more sections, and affixed to a permanent foundation. "Manufactured (mobile) home" does not include recreational vehicles.

Manufactured (Mobile) Home Park or Subdivision, Existing. A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets,

and either final site grading or the pouring of concrete pads) is completed on or before December 31, 1974, or before the effective date of the community's initial FIRM, whichever is later.

Manufactured (Mobile) Home Park or Subdivision, Expansion to Existing Site. The preparation of additional sites by the construction of facilities for servicing the lots on which manufactured (mobile) homes are to be affixed (including the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads).

Manufactured (Mobile) Home Park or Subdivision, New. A manufactured (mobile) home park or subdivision for which the construction of facilities for servicing the lots on which the manufactured (mobile) homes are to be affixed (including, at a minimum, the installation of utilities, the construction of streets, and either final site grading or the pouring of concrete pads) is completed after December 31, 1974, or on or after the effective date of the community's initial FIRM, whichever is later.

Map Revision. A change in the FHBM or FIRM for a community which reflects revised zone, base flood, or other information.

Mean Sea Level. See National Geodetic Vertical Datum (NGVD).

Modular Building. A building that is usually transported to its site on a steel frame or special trailer because it does not have a permanent chassis like a manufactured (mobile) home. A modular building is classified and rated under one of the other building types.

Mortgage Portfolio Protection Program (MPPP). A program designed to help lending institutions maintain compliance with the Flood Disaster Protection Act of 1973, as amended. Policies written under the MPPP can be placed only through a WYO Company.

Mudflow. A river of liquid and flowing mud on the surfaces of normally dry land areas, as when earth is carried by a current of water. Other earth movements, such as landslide, slope failure, or a saturated soil mass moving by liquidity down a slope, are not mudflows.

National Flood Insurance Program (NFIP). The program of flood insurance coverage and floodplain management administered under the Act and applicable Federal regulations promulgated in Title 44 of the Code of Federal Regulations, Subchapter B.

National Geodetic Vertical Datum (NGVD). National standard reference datum for elevations, formerly referred to as Mean Sea Level (MSL) of 1929. NGVD is used as the reference datum on most FIRMs.

Natural Grade. The grade unaffected by construction techniques such as fill, landscaping, or berming.

New Construction. Buildings for which the "start of construction" commenced on or after the effective date of an initial FIRM or after December 31, 1974, whichever is later, including any subsequent improvements.

NFIP Bureau and Statistical Agent. A corporation, partnership, association, or any other organized entity that contracts with the Federal Emergency Management Agency to be the focal point of support operations for the NFIP.

NFIP Servicing Agent. A corporation, partnership, association, or any other organized entity that contracts with the Federal Emergency Management Agency to service insurance policies as direct business.

NFIP Special Direct Facility (SDF). Formed in 2000, a branch of the NFIP Servicing Agent to which WYO companies transfer renewals for identified properties in the Repetitive Loss Target Group so that mitigation assistance can be offered to the policyholders.

Non-Residential. Includes, but is not limited to: small business concerns, churches, schools, farm buildings (including grain bins and silos), poolhouses, clubhouses, recreational buildings, mercantile structures, agricultural and industrial structures, warehouses, hotels and motels with normal room rentals for less than 6 months' duration, and nursing homes.

Nullification. The act of declaring an insurance contract invalid from its inception so that, from a legal standpoint, the insurance contract never existed.

Other Residential. Hotels or motels where the normal occupancy of a guest is 6 months or more; a tourist home or rooming house which has more than four roomers. A residential building (excluding hotels and motels with normal room rentals for less than 6 months' duration) containing more than four dwelling units. Incidental occupancies such as office, professional private school, or studio occupancy, are permitted if the total area of such incidental

occupancies is limited to less than 25 percent of the total floor area within the building.

Out-As-Shown Determination. An alternative outcome of the FEMA Letter of Map Amendment (LOMA) review process stating that a specific property is located outside the Special Flood Hazard Area as indicated on the Flood Hazard Boundary Map or Flood Insurance Rate Map.

Participating Community. A community for which FEMA has authorized the sale of flood insurance under the NFIP.

Policy. The entire written contract between the insured and the insurer. It includes:

- The printed policy form;
- The application and Declarations Page;
- Any endorsement(s) that may be issued; and
- Any renewal certificate indicating that coverage has been instituted for a new policy and new policy term.

Only one dwelling, specifically described by the prospective policyholder in the application, may be insured under a policy.

Pollutants. Substances that include, but are not limited to, any solid, liquid, gaseous, or thermal irritant or contaminant, including smoke, vapor, soot, fumes, acids, alkalis, chemicals, and waste. "Waste" includes, but is not limited to, materials to be recycled, reconditioned, or reclaimed.

Ponding Hazard. A flood hazard that occurs in flat areas when there are depressions in the ground that collect "ponds" of water. The ponding hazard is represented by the zone designation AH on the FIRM.

Post-FIRM Building. A building for which construction or substantial improvement occurred after December 31, 1974, or on or after the effective date of an initial Flood Insurance Rate Map (FIRM), whichever is later.

Pre-FIRM Building. A building for which construction or substantial improvement occurred on or before December 31, 1974, or before the effective date of an initial Flood Insurance Rate Map (FIRM).

Preferred Risk Policy (PRP). A policy that offers fixed combinations of building/contents coverage or contents-only coverage at modest, fixed premiums. The PRP is available for property located in B, C, and X Zones in Regular Program communities that meets eligibility requirements based on the property's flood loss history.

Prepaid Amount (Total). The total amount that must be submitted with an application or renewal in order to be acceptable for coverage. It is determined by adding the Federal Policy Fee to the Total Prepaid Premium.

Prepaid Premium (Total). The amount on the application (excluding the Preferred Risk Application) that includes the Annual Subtotal, the ICC Premium, the CRS Premium Discount (if applicable), the Probation Surcharge (if applicable), and the Federal Policy Fee.

Presentment of Payment (Premium). The date of receipt of premium at the office of the NFIP or the date of certified mail. In the case of transfer of title, the date of settlement or closing, when the premium is paid at that time.

Principal Residence. A single-family dwelling in which, at the time of loss, the named insured or the named insured's spouse has lived for either 80 percent of the 365 days immediately preceding the loss, or 80 percent of the period of ownership, if less than 365 days.

Principally Above Ground Building. A building that has at least 51 percent of its actual cash value, including machinery and equipment, above ground.

Probation. A FEMA-imposed change in a community's status resulting from violations and deficiencies in the administration and enforcement of NFIP local floodplain management regulations.

Probation Surcharge (Premium). A flat charge that the policyholder must pay on each new or renewal policy issued covering property in a community that the NFIP has placed on probation under the provisions of 44 CFR 59.24.

Proper Openings - Enclosures (Applicable to Zones A, A1-A30, AE, AO, AH, AR, and AR Dual). All enclosures below the lowest elevated floor must be designed to automatically equalize hydrostatic flood forces on exterior walls by allowing for the entry and exit of floodwaters. A minimum of two openings, with positioning on at least two walls, having a total net area of not less than 1 square inch for every square foot of enclosed area subject to flooding must be provided. The bottom of all openings must be no higher than 1 foot above grade.

Property Removed to Safety Expense. Up to \$1,000 of reasonable expenses incurred by the insured to temporarily remove insured property

from the described location because of flood or the imminent danger of flood.

Provisional Rating. A method for placing flood coverage prior to the receipt of a FEMA Elevation Certificate.

Regular Program. The final phase of a community's participation in the National Flood Insurance Program. In this phase, a Flood Insurance Rate Map is in effect and full limits of coverage are available under the Act.

Regular Program Community. A community wherein a FIRM is in effect and full limits of coverage are available under the Act.

Repetitive Loss Structure. An NFIP-insured structure that has had at least two paid flood losses of more than \$1,000 each in any 10-year period since 1978.

Repetitive Loss Target Group. NFIP-insured properties that, on the basis of losses since 1978, meet one or more of the loss criteria described on page RL 1. WYO companies began transferring renewals for identified properties in this group to the NFIP Special Direct Facility (SDF, a branch of the NFIP Servicing Agent) on August 1, 2000, so that mitigation assistance can be offered to the policyholders.

Replacement Cost Value (RCV). The cost to replace property with the same kind of material and construction without deduction for depreciation.

Residential Condominium Building. A building, owned and administered as a condominium, containing one or more family units and in which at least 75 percent of the floor area is residential.

Residential Condominium Building Association Policy (RCBAP). See "Standard Flood Insurance Policy—Residential Condominium Building Association Policy (RCBAP)."

Scheduled Building Policy. A policy that requires a specific amount of insurance to be designated for each building and its contents.

Section 1316. Section of the National Flood Insurance Act of 1968, as amended, which states that no new flood insurance coverage shall be provided for any property that FEMA finds has been declared by a duly constituted state or local zoning authority or other authorized public body to be in violation of state or local laws, regulations, or ordinances that are

intended to discourage or otherwise restrict land development or occupancy in flood-prone areas.

Shear Walls. Walls used for structural support but not structurally joined or enclosed at the ends (except by breakaway walls). Shear walls are parallel, or nearly parallel, to the flow of the water and can be used in any flood zone.

Sheet Flow Hazard. A type of flood hazard with flooding depths of 1 to 3 feet that occurs in areas of sloping land. The sheet flow hazard is represented by the zone designation AO on the FIRM.

Single Adjuster Program. A procedure implemented among the NFIP, various wind pools, and WYO Companies to allow one adjuster to represent both carriers in adjusting a combined wind-water loss where the NFIP has the flood coverage and another carrier has the wind coverage.

Single Building. A building that is separated from other buildings by intervening clear space or solid, vertical, load-bearing division walls.

Single-Family Residence. A residential single-family dwelling. Incidental office, professional, private school, or studio occupancies, including a small service operation, are permitted if such incidental occupancies are limited to less than 50 percent of the building's total floor area.

Solid Foundation Perimeter Walls. Walls that are used as a means of elevating a building in A Zones and that must contain sufficient openings to allow for the unimpeded flow of floodwaters more than 1 foot deep.

Special Flood Hazard Area (SFHA). An area having special flood, mudflow, or flood-related erosion hazards, and shown on a Flood Hazard Boundary Map or Flood Insurance Rate Map as Zone A, AO, A1-A30, AE, A99, AH, AR, AR/A, AR/AE, AR/AH, AR/AO, AR/A1-A30, V1-V30, VE, or V. For the purpose of determining Community Rating System premium discounts, all AR and A99 zones are treated as non-SFHAs.

Standard Flood Insurance Policy—Dwelling Form. Policy issued to insure a building and/or residential contents on a single-family or a 2-4 family dwelling.

Standard Flood Insurance Policy—General Property Form. Policy issued to insure a building and/or contents on other residential or non-residential buildings.

Standard Flood Insurance Policy–Residential Condominium Building Association Policy (RCBAP). Policy issued to insure a residential condominium building and all units within the building, provided that the building is located in a Regular Program community and at least 75 percent of the total floor area is residential.

Start of Construction. For other than new construction or substantial improvements, under the Coastal Barrier Resources Act, this is the date when the building permit was issued, provided that the actual start of construction, repair, rehabilitation, addition, placement, or other improvement was within 180 days of the permit date. The actual start means either the first placement of permanent construction of a building on site, such as the pouring of a slab or footing, the installation of piles, the construction of columns, or any work beyond the stage of excavation; or the placement of a manufactured (mobile) home on a foundation. For a substantial improvement, actual start of construction means the first alteration of any wall, ceiling, floor, or other structural part of a building, whether or not that alteration affects the external dimensions of the building.

Stock. Merchandise held in storage or for sale, raw materials, and in-process or finished goods, including supplies used in their packing or shipping. “Stock” does not include any property not covered under “Section IV. Property Not Covered” of the General Property Form, except the following:

- Parts and equipment for self-propelled vehicles;
- Furnishings and equipment for watercraft;
- Spas and hot-tubs, including their equipment; and
- Swimming pool equipment.

Submit-for-Rate. An application for flood insurance on a building for which no risk rate is published in the *Flood Insurance Manual*. Insurance coverage can be obtained only after the NFIP has approved the application and has established the risk premium rate.

Substantial Damage. Damage of any origin sustained by a building whereby the cost of restoring the building to its before-damaged condition would equal or exceed 50 percent of the market value of the building before the damage occurred.

Substantial Improvement. Any reconstruction, rehabilitation, addition, or other improvement of a building, the cost of which equals or exceeds

50 percent of the market value of the building before the “start of construction” of the improvement. Substantial improvement includes buildings that have incurred “substantial damage,” regardless of the actual repair work performed. The term does not, however, include either any project for improvement of a building to correct existing state or local code violations or any alteration to a “historic building,” provided that the alteration will not preclude the building’s continued designation as a “historic building.”

Suspension. FEMA’s removal of an NFIP participating community from the Program because the community has not enacted and/or enforced the proper floodplain management regulations required for participation.

Tentative Rates. Unpublished NFIP rates used to issue policies for applications that fail to provide the NFIP with valid actuarial rating information.

Travel Trailer. Under the NFIP, a travel trailer can be considered a building only if it is without wheels, built on a chassis and affixed to a permanent foundation, and regulated under the community’s floodplain management and building ordinances or laws.

2- to 4-Family Residence. A residential building (excluding hotels and motels with normal room rentals for less than 6 months’ duration) containing no more than four dwelling units. Incidental occupancies such as office, professional, private school, or studio space are permitted if the total area of such occupancies is limited to less than 25 percent of the total floor area within the building.

Underground Building. A building for which 50 percent or more of the actual cash value, including machinery and equipment that are part of the building, is below ground.

Unfinished Area. An enclosed area that is used only for the parking of vehicles, building access, or storage purposes and that does not meet the definition of a finished (habitable) area. Sheet-rock (drywall) used for fire protection is permitted in unfinished areas.

Unit. A single-family unit owned by the policyholder in a condominium building.

Valued Policy. A policy in which the insured and the insurer agree on the value of the property insured, that value being payable in the event of a total loss. The Standard Flood Insurance Policy is not a valued policy.

Variance. A grant of relief by a participating community from the terms of its floodplain management regulations.

Waiting Period. The time between the date of application and the policy effective date.

Walled and Roofed. A building that has two or more exterior rigid walls and a fully secured roof and that is affixed to a permanent site.

Wave Height Adjustment. A measurement that is added to the base flood elevation for V Zones shown on the Flood Insurance Rate Map published prior to 1981. For coastal communities, the base flood elevation shown on Flood Insurance Rate Maps published prior to

1981 are still-water elevations, which include only the effects of tide and storm surge, and not the height of wind-generated waves.

Write Your Own (WYO) Program. A cooperative undertaking of the insurance industry and the Federal Emergency Management Agency begun in October 1983. The WYO Program operates within the context of the NFIP and involves private insurance carriers who issue and service National Flood Insurance Program policies.

Zone. A geographical area shown on a Flood Hazard Boundary Map or a Flood Insurance Rate Map that reflects the severity or type of flooding in the area.

INDEX

A

ABOVE GROUND BUILDING.....GR 2, DEF 7
ACT.....REF 1, GR 6, DEF 1
ACTUAL CASH VALUE (ACV).....DEF 1
ADDITIONS AND EXTENSIONS
(TO BUILDING).....GR 4, RATE 16
ADJUSTER CONTROL OFFICE.....CL 1, DEF 1
ANCHORED.....GR 2-3, APP 4, DEF 1
APPLICATION.....GR 11, APP 1-10, PRP 4-6, DEF 1
Binders.....GR 7, DEF 1
Flood Insurance Application (Form).....APP 9-10
Incomplete/Incorrect Applications.....APP 7-8
Mailing Instructions.....GR 7, 11, APP 7
APPURTENANT STRUCTURE.....GR 2, DEF 1
ASSESSMENT COVERAGE.....CONDO 7
ASSIGNMENT.....GR 11, MPPP 6, DEF 1

B

BASE FLOOD.....DEF 1
BASE FLOOD DEPTH.....RATE 18, DEF 1
BASE FLOOD ELEVATION (BFE).....RATE 17-20,
MAP 3, DEF 1
BASEMENT.....APP 1, 3, RATE 24,
LFG 3, CERT 3, 4-5, DEF 1
BINDER.....GR 7, DEF 1
BLANKET INSURANCE.....DEF 1
BOATHOUSES.....GR 3
BREAKAWAY WALLS.....GR 4, RATE 20, LFG 2, DEF 1
BUILDING.....GR 2-5, 6-7, DEF 1
Additions and Extensions.....GR 4, RATE 16
Building Coverage Limits.....RATE 1
Building in the Course of Construction.....GR 4, 11, DEF 2
Buildings In More Than One Flood Zone GR 10, RATE 17
Building on Fill.....PR 2
Building Over Water.....GR 3, 6
Building Partially Underground.....GR 6
Container-Type Building.....GR 6
Elevated Building.....APP 1, 3, 7, RATE 19-20
Floodproofed Building.....RATE 30-31, CERT 3-6
Manufactured (Mobile) Home/Travel Trailer.....APP 1, 7
Section 1316.....GR 6, DEF 8
Start of Construction.....RATE 15-16
Substantial Improvement.....APP 5-6, RATE 15-16
Types of Buildings.....APP 1, 3-4, 6-7
BUILDING DIAGRAMS 1-8.....LFG 4-7, CERT 16-17
BUILDING DRAWINGS.....LFG 8-59
BUILDING OCCUPANCY.....GR 4-5

C

CANCELLATION/NULLIFICATION.....CONDO 8, PRP 2,
MPPP 6, CN 1-7, DEF 2, 6
Form Completion.....CN 5
Reason Codes for Cancellation/Nullification.....CN 1-4, 6
Mortgage Clause.....POL 16, 36, 56-57
Refunds.....CN 1-4, 5, 6
CERTIFICATIONS.....CERT 1-17
CISTERN.....GR 3, 5, DEF 2
CLAIMS.....CL 1-2
Insured's Responsibilities.....CL 1
Producer's Responsibilities.....CL 1, 2
Single Adjuster Program.....CL 1-2
CLAIMS COORDINATING OFFICE (CCO).....CL 1-2, DEF 2
CLOSED BASIN LAKE.....CN 4, POL 17-18, 37-38,
57-58, DEF 2
COASTAL BARRIER.....DEF 2
COASTAL BARRIER RESOURCES
SYSTEM (CBRS).....CBRS 1-12, DEF 2

Coastal Barrier Improvement Act
of 1990.....CBRS 1, DEF 2
Coastal Barrier Resources Act
of 1982.....GR 1, CBRS 1, DEF 2
COASTAL HIGH HAZARD AREA.....RATE 29-30, DEF 2
COINSURANCE PENALTY.....CONDO 7, DEF 2
COMMERCIAL CONTENTS.....GR 5, CONDO 2
COMMISSION, PRODUCER'S.....GR 11, CONDO 8, CN 6
COMMUNITY (See also PROBATION and
SUSPENSION).....GR 1, APP 3, DEF 2
Community Eligibility.....GR 1
Community Number.....APP 3, DEF 2
Non-Participating Community.....GR 1, APP 3
Participating Community.....GR 1, DEF 6
Regular Program Community.....DEF 7
COMMUNITY RATING SYSTEM (CRS).....CRS 1-27, DEF 2
CONDOMINIUM ASSOCIATION.....CONDO 1-2, DEF 2
CONDOMINIUMS.....CONDO 1-31, DEF 2
CONTENTS.....GR 5, 6, 7, APP 4, RATE 1, 25-28
CONSTRUCTION DATA.....APP 4-6
CONTINUOUS LAKE FLOODING.....CN 4, POL 17-18,
37-38, 57-58
COOPERATIVES.....GR 5
COUNTYWIDE MAP.....MAP 1, DEF 3
COURSE OF CONSTRUCTION.....GR 4, 11
COVERAGE.....GR 9-10, RATE 1-10, CONDO 6-7, 8-9,
PRP 3, MPPP 3-4, END 1
Additional Coverage or Increase in Coverage.....END 1
Amount of Insurance Available.....RATE 1
Building Coverage.....GR 2-5, 6-7, RATE 1,
CONDO 9, PRP 3
Contents Coverage.....GR 5, 6, 7, RATE 1,
CONDO 9, PRP 3
Limits of Coverage.....GR 9, RATE 1,
CONDO 6-7, 8-9, PRP 3, MPPP 3-4
Reduction or Reformation/Removal
of Insurance.....GR 10, END 1, MPPP 5
CRAWL SPACE.....RATE 24, LFG 1

D

DATE OF CONSTRUCTION.....RATE 15-16, DEF 3
DECLARATIONS PAGE.....MPPP 4-5, REN 3, DEF 3
DEDUCTIBLE BUYBACK.....RATE 12, DEF 3
DEDUCTIBLES.....GR 9, RATE 12, 13, 17, CONDO 7, 22,
MPPP 5, END 2
DEFINITIONS.....DEF 1-10
DESCRIBED LOCATION.....DEF 3
DIAGRAM NUMBER.....DEF 3
DIRECT PHYSICAL LOSS BY OR FROM FLOOD.....DEF 3
DIRECT PROGRAM.....REF 2, 3, GR 7, 11, APP 7, CONDO 8
DISASTER ASSISTANCE.....GR 2, APP 2, PRP 4
DOUBLEWIDE MANUFACTURED (MOBILE)
HOME.....APP 1, 4, DEF 3
DUPLICATE POLICIES.....CN 2, 4
DWELLING.....DEF 3
DWELLING FORM (See also STANDARD FLOOD
INSURANCE POLICY).....GR 1, POL 1, 2-21

E

EFFECTIVE DATE.....GR 7-9, REN 2
ELEVATED BUILDING.....APP 1, 3, 7, RATE 19-20, 24, DEF 3
ELEVATION CERTIFICATE.....LFG 1, 3-7, CERT 1-3, 7-17
ELEVATION DIFFERENCE.....RATE 17-19, 30
ELIGIBLE BUILDINGS.....GR 2-5
ELIGIBLE COMMUNITY (See PARTICIPATING
COMMUNITY)

ELIGIBLE CONTENTS.....GR 5, 6
 EMERGENCY PROGRAM GR 1, RATE 1, DEF 3
 ENCLOSED AREA.....APP 3, LFG 1-2
 ENCLOSURE..... GR 4, APP 1, 3, RATE 19-20,
 LFG 1-2, 3, 5, 7, DEF 3
 ENDORSEMENT.....GR 9, CONDO 8,
 PRP 2, MPPP 6, END 1-13, PR 1
 Endorsement Processing Prior to Policy Renewal..END 2-3
 Endorsements During Renewal Cycle REN 2
 Preparation of Form END 3-4
 Refund Processing Procedures..... END 3-4
 Refunds Generated from Endorsement Processing .. END 3
 EQUIPMENT (See MACHINERY AND EQUIPMENT)
 EROSION.....DEF 3
 ERRORS, RATING.....END 1
 EXPENSE CONSTANT.....RATE 17, CONDO 7, DEF 3

F

FEDERAL LANDGR 1
 FEDERAL POLICY FEE.....RATE 12, 17,
 CONDO 7, DEF 3
 FEMAREF 1, RATE 21, 30, CL 1, 2, POL 1, RL 1,
 DEF 1, 2, 3, 4, 5, 6, 7, 8, 9, 10
 FHBM (See FLOOD HAZARD BOUNDARY MAP)
 FICO (See FLOOD INSURANCE CLAIMS OFFICE)
 FINANCIAL ASSISTANCE/SUBSIDY
 ARRANGEMENT.....MPPP 2, DEF 3
 FINISHED (HABITABLE) AREA.....DEF 3
 FINISHED BASEMENTAPP 1
 FIRM (See FLOOD INSURANCE RATE MAP)
 FIRM ZONESMAP 2
 FLOOD.....DEF 4
 FLOOD DISASTER PROTECTION
 ACT OF 1973.....MPPP 1, 3
 FLOOD HAZARD BOUNDARY MAP (FHBM).....GR 1,
 MAP 1, 3, 7, DEF 4
 FLOOD INSURANCE CLAIMS OFFICE (FICO).....CL 1,
 DEF 4
 FLOOD INSURANCE RATE MAP (FIRM).....GR 1,
 CERT 2, MAP 1, 3, 6, DEF 4
 FLOOD MAPS.....GR 1, MAP 1-7
 Countywide MapMAP 1, DEF 3
 FEMA Map Service Center.....REF 4, MAP 3-4, 5
 Locating a Specific Property.....MAP 2-3
 Map "Grandfather" RulesRATE 21-23, PRP 1
 MAP Panel NumberMAP 1
 Map RevisionEND 2, MAP 3, 4, DEF 6
 Map Zones (Flood Zones)MAP 2
 Ordering Information and Prices.....MAP 4, 5
 FLOOD VENTS (See PROPER OPENINGS)
 FLOOD RESPONSE OFFICE (FRO).....DEF 4
 FLOODPLAIN.....DEF 4
 FLOODPLAIN MANAGEMENTDEF 4
 FLOODPROOFINGRATE 30-31, CERT 3-6, DEF 4
 FORCED PLACEMENT (MANDATORY PURCHASE) .GR 2,
 MPPP 2
 FREEBOARD.....DEF 4

G

GARAGESGR 2, LFG 1
 GENERAL CHANGE ENDORSEMENT
 (See ENDORSEMENT)
 GENERAL PROPERTY FORM (See also STANDARD
 FLOOD INSURANCE POLICY).....GR 1, POL 1, 22-40,
 GENERAL RULESGR 1-11
 GRADE ELEVATION.....APP 6, DEF 4
 "GRANDFATHERING"RATE 21-23, PRP 1, DEF 4
 GROUP FLOOD INSURANCEGR 2, DEF 4

H

HABITABLE AREA (See FINISHED AREA)
 HISTORIC BUILDING.....RATE 15, DEF 4-5
 HIGH-RISE BUILDING.....DEF 4
 HOMELAND SECURITY, U.S. DEPARTMENT OF ...REF 1, DEF 3

I

ICC (See INCREASED COST OF COMPLIANCE)
 IMPROVEMENTS.....DEF 5
 INCIDENTAL OCCUPANCYGR 5
 INCREASED COST OF COMPLIANCE (ICC).....GR 9-10,
 RATE 14, 17, CONDO 21,
 MPPP 1, CL 2, DEF 5
 INELIGIBLE COMMUNITY (See NON-PARTICIPATING
 COMMUNITY)
 INELIGIBLE PROPERTYGR 6-7
 INFLATION FACTOR.....REN 1

L

LAPSE IN COVERAGEREN 1-2
 LETTER OF DETERMINATION REVIEW.....CN 3, DEF 5
 LETTER OF MAP AMENDMENT (LOMA)END 2, MAP 3,
 DEF 5
 LETTER OF MAP REVISION (LOMR).....END 2, MAP 3,
 DEF 5
 LOSS HISTORYPRP 1, RL 1
 LOSS IN PROGRESSDEF 5
 LOWEST ADJACENT GRADEDEF 5
 LOWEST FLOORRATE 17-20, LFG 1-59, DEF 5
 Building Diagrams 1-8LFG 4-7, CERT 16-17
 Building DrawingsLFG 8-59
 Lowest Floor DeterminationLFG 1-7
 Lowest Floor ElevationRATE 17-20, DEF 5
 LOWEST FLOOR GUIDELFG 1-59
 LOW-RISE BUILDINGDEF 5

M

MACHINERY AND EQUIPMENTRATE 19-20, LFG 1, 2
 MANDATORY PURCHASE (FORCED PLACEMENT) DEF 5
 MANUFACTURED (MOBILE) HOMES/
 TRAVEL TRAILERSGR 2-3, APP 1, 4, 7, PR 1,
 DEF 3, 5, 9
 Date of Construction.....APP 5, RATE 15, 16
 Doublewide.....APP 1, 4, DEF 3
 MANUFACTURED (MOBILE) HOME PARK OR
 SUBDIVISION.....DEF 5-6
 MAPS (See FLOOD MAPS)
 MEAN SEA LEVEL (See NATIONAL GEODETIC
 VERTICAL DATUM [NGVD])
 MITIGATION.....RL 1
 MODULAR BUILDINGDEF 6
 MORTGAGE PORTFOLIO PROTECTION
 PROGRAM (MPPP).....GR 2, MPPP 1-6, DEF 6
 MORTGAGEE.....APP 2, RATE 17, PRP 4, MPPP 1-6
 Mortgage ClausePOL 16, 36, 56-57
 MUDFLOWDEF 6
 MULTI-FAMILY RESIDENCE (DWELLING) (See
 2-4 FAMILY RESIDENCE [DWELLING])

N

NATIONAL FLOOD INSURANCE ACT OF 1968 (See ACT)
 NATIONAL FLOOD INSURANCE PROGRAM (NFIP) REF 1,
 DEF 6
 NATIONAL GEODETIC VERTICAL DATUM (NGVD) .DEF 6
 NATURAL GRADEDEF 6
 NEW CONSTRUCTION.....DEF 6

NFIP BUREAU AND STATISTICAL AGENT REF 2, 5-6,
CL 1, 2, RL 1, DEF 6
NFIP SERVICING AGENT REF 2, 3, RL 1, DEF 6
NFIP SPECIAL DIRECT FACILITY (SDF) REF 2,
RL 1, DEF 6
NON-PARTICIPATING COMMUNITY GR 1
NON-PAYMENT CN 2
NON-RESIDENTIAL GR 5, 7, CONDO 2,
CERT 3, 6, DEF 6
NOTICE OF LOSS CL 1
NULLIFICATION (See CANCELLATION/NULLIFICATION)

O

OCCUPANCY CLASSIFICATION GR 4-5, APP 3
OTHER INSURANCE MPPP 6, CN 2
OTHER RESIDENTIAL GR 5, DEF 6
OTHERWISE PROTECTED AREAS CBRS 1-2
OUT-AS-SHOWN DETERMINATION... CN 3, MAP 3, DEF 7
OVER WATER GR 3, 6

P

PAPERWORK BURDEN DISCLOSURE NOTICE REF 7
PARTICIPATING COMMUNITY GR 1, DEF 6
POLICIES AVAILABLE GR 1-2
POLICY DEF 6-7
POLICY RENEWALS GR 9, PRP 2, MPPP 5, REN 1-7
Expiration Invoice REN 1-2, 3, 6
Insufficient Renewal Information REN 2
Renewal Effective Date Determination REN 2
Renewal Invoice REN 1, 3, 4
Renewal Letter REN 3, 5
Renewal Premium Invoice REN 1, 3, 4
Waiting Period REN 2
POLICY TERM GR 11, APP 2, PRP 4, MPPP 3, CN 5
POLLUTANTS DEF 7
PONDING HAZARD DEF 7
POST-FIRM BUILDING (CONSTRUCTION) RATE 16,
DEF 7
PRE-FIRM BUILDING (CONSTRUCTION) RATE 15-16,
DEF 7
PREFERRED RISK POLICY (PRP) GR 2,
PRP 1-6, DEF 7
PREMIUM RATE 16-17
Credit Card Payment Form REN 7
Premium Calculation RATE 16-17
Premium Discounts CRS 1
Premium Payment RATE 17, MPPP 4, REN 1
Prepaid Amount (Total) DEF 7
Prepaid Premium (Total) DEF 7
Presentment of Payment (Premium) DEF 7
Refunds END 2, CN 1-4, 5, 6
PRINCIPAL RESIDENCE DEF 7
PRINCIPALLY ABOVE GROUND BUILDING DEF 7
PROBATION GR 1, DEF 7
PROBATION SURCHARGE (PREMIUM).... GR 1, RATE 12,
DEF 7
PROOF OF LOSS CL 1
PROPER OPENINGS (FLOOD VENTS) ... LFG 1, 3, 5, 6, 7,
DEF 7
PROPERTY LOCATION APP 2, PRP 4, END 2
PROPERTY REMOVED TO SAFETY EXPENSE DEF 7
PROVISIONAL RATING GR 10, PR 1-5, DEF 7

R

RATING GR 10-11, RATE 1-55, CONDO 1-31,
CERT 3, END 1-2
Alternative Rates RATE 21, END 1-2
Amount of Insurance Available RATE 1
AR, AR Dual Zones RATE 19

Buildings in More Than One Flood Zone GR 10,
RATE 17
Contents Location RATE 25-28
Crawl Space RATE 24
Deductibles RATE 12-13
Effect of Map Revisions on Rates RATE 21-23
Elevation Difference RATE 17-19
FIRMs with Wave Heights RATE 29-30
Flood Map "Grandfather" Rules RATE 21-23
Floodproofed Buildings RATE 30-31
Key Points for Rating RATE 17
Optional Elevation Rating RATE 19
Premium Calculation RATE 16-17
Provisional Rates GR 10, PR 1-5
Rate Reduction END 1
Rate Tables RATE 1-14 33-34,
CONDO 10-22, PRP 3,
MPPP 1, PR 3, CRS 1
Rating Error END 1
Rating Examples RATE 17-19, 22-23, 29, 47-61,
CONDO 23-31, END 5-12, PR 4
Rating Steps RATE 15-16
Re-Rating RATE 23
Submit-for-Rate GR 10, RATE 23-24
Tentative Rates GR 10, RATE 21, CONDO 8
V-Zone Optional Rating RATE 23
V-Zone Risk Factor Rating RATE 31-46
RCBAP (See RESIDENTIAL CONDOMINIUM BUILDING
ASSOCIATION POLICY)
RECREATIONAL VEHICLE DEF 1
REFORMATION GR 10, MPPP 5, PR 1
REFUNDS END 1-2, 3, CN 1-4, 5, 6
REGIONAL OFFICES, NFIP REF 5-6
REGULAR PROGRAM GR 1, DEF 7
RENEWALS (See POLICY RENEWALS)
REPETITIVE LOSS GR 4, 10, REN 2, RL 1-5, DEF 8
REPLACEMENT COST RATE 20-21, CONDO 7, 8,
PRP 2, DEF 8
RESIDENTIAL BUILDING CERT 3, 4, 5
RESIDENTIAL CONDOMINIUM BUILDING CONDO 1,
DEF 8
RESIDENTIAL CONDOMINIUM BUILDING ASSOCIATION
POLICY (RCBAP) (See also STANDARD FLOOD
INSURANCE POLICY) GR 1, 2, APP 4, CONDO 1-31,
POL 1, 42-61
RESOURCES REF 3-4
ROWHOUSES CONDO 6, PRP 1

S

SCHEDULED BUILDING POLICY GR 2, APP 1,
CONDO 8, DEF 8
SECTION 1316 GR 6, DEF 8
SEPARATE BUILDING (See SINGLE BUILDING)
SFIP (See STANDARD FLOOD INSURANCE POLICY)
SHEAR WALLS GR 4, DEF 8
SHEET FLOW HAZARD DEF 8
SILOS GR 3, 5
SINGLE ADJUSTER PROGRAM CL 1-2, DEF 8
SINGLE BUILDING GR 4, DEF 8
SINGLE-FAMILY RESIDENCE (DWELLING) .. GR 4, DEF 8
SOLID FOUNDATION PERIMETER WALLS GR 4,
RATE 20, DEF 8
SPECIAL CERTIFICATIONS CERT 1-17
SPECIAL DIRECT FACILITY (See NFIP SPECIAL
DIRECT FACILITY)
SPECIAL FLOOD HAZARD AREA (SFHA).... MAP 2, DEF 8
STANDARD DEDUCTIBLE RATE 12, CONDO 7
STANDARD FLOOD INSURANCE POLICY (SFIP) .. GR 1-2,
POL 1-61, DEF 8
Agreement POL 3, 23, 43
Claim Guidelines in Case of a Flood POL 21, 40, 61

Coinsurance.....POL 52
 Deductibles.....POL 12, 32, 51-52
 Definitions.....POL 3-5, 23-25, 43-45
 Dwelling Form.....POL 2-21, DEF 8
 Exclusions.....POL 11-12, 31-32, 50-51
 General Conditions.....POL 12-20, 32-38, 53-59
 General Property Form.....POL 22-40, DEF 8
 Liberalization Clause.....POL 20, 39, 60
 Property Covered.....POL 5-10, 25-30, 45-50
 Property Not Covered.....POL 10-11, 30-31, 50
 Residential Condominium Building Association
 Policy.....POL 42-61, DEF 8
 Summary of Significant Changes, December 2000 POL 2,
 22, 42
 What Law Governs.....POL 20, 39, 60
 START OF CONSTRUCTION.....DEF 8-9
 STOCK.....DEF 9
 SUBMIT-FOR-RATE APPLICATION.....GR 10, DEF 9
 SUBSTANTIAL DAMAGE.....GR 10, DEF 9
 SUBSTANTIAL IMPROVEMENT.....APP 5,
 RATE 15-16, DEF 9
 SUSPENSION.....GR 1, DEF 9

T

TECHNICAL ASSISTANCE.....REF 2
 TELEPHONE NUMBERS.....REF 3-6
 TENTATIVE RATES.....GR 10, CONDO 8, DEF 9
 TIMESHARES.....GR 5
 TOWNHOUSES.....CONDO 6, PRP 1
 TRANSFER OF TITLE.....GR 11
 TRAVEL TRAILERS (See MANUFACTURED [MOBILE]
 HOMES/TRAVEL TRAILERS)
 2-4 FAMILY RESIDENCE (DWELLING).....GR 5, DEF 9

U

UNDERGROUND BUILDING.....DEF 9
 UNFINISHED AREA.....DEF 9
 UNFINISHED BASEMENT.....APP 1
 UNIT.....DEF 9

V

VALUED POLICY.....DEF 9
 VARIANCE.....DEF 9
 VEHICLES AND EQUIPMENT.....GR 5
 V-ZONE OPTIONAL RATING.....RATE 23
 V-ZONE RISK FACTOR RATING FORM.....RATE 31-46

W

WAITING PERIOD.....GR 7, MPPP 4, REN 1, 2,
 PR 1, DEF 9
 WALLED AND ROOFED.....GR 2, DEF 10
 WALLS.....GR 4, RATE 20, LFG 2, 3, 5, 7, DEF 8
 Breakaway Walls.....GR 4, RATE 20, LFG 2, 3, DEF 1
 Common Interior Walls.....GR 4
 Shear Walls.....GR 4, LFG 5, 7, DEF 8
 Solid Foundation Perimeter Walls.....GR 4, RATE 20,
 LFG 7, DEF 8
 WAVE HEIGHT.....RATE 29-30, DEF 10
 Calculating Wave Height Adjustment....RATE 29, DEF 10
 WHOLE DOLLAR PREMIUM.....RATE 17
 WIND LOSSES.....CL 1-2
 WRITE YOUR OWN (WYO) PROGRAM...REF 1-2, DEF 10

Z

ZONE (See also Map Zones under FLOOD MAPS)...END 2,
 DEF 10